
APPROACH NOTE FOR ESTABLISHING NEW
STATE/DISTRICT CENTRAL COOPERATIVE BANKS
FOR INCREASING OUTREACH OF RURAL
COOPERATIVE BANKS

Present Status and Possible Options



**NATIONAL BANK FOR AGRICULTURE AND RURAL
DEVELOPMENT**

Institutional Development Department

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1. Background/Objective

1.1. Secretary, Ministry of Cooperation (MoC), Gol vide DO letter dated 3 April 2024 addressed to Chairman, NABARD requested NABARD to prepare an action plan for opening of State Cooperative Banks (StCBs)/District Central Cooperative Banks (DCCBs) **to cover each uncovered district in the country.** He had informed that to enhance the reach of the Rural Cooperative Banks (RCBs) and promote the principle of 'Cooperation amongst Cooperatives', **it is expedient that there should be one DCCB in each district, where three / mixed tier cooperative credit structure exists.**

1.2. The objectives of this approach note are:

- a) To analyse and present the status of reach of StCBs and DCCBs in all States/UTs.
- b) Identify the districts presently uncovered by StCBs/DCCBs and suggest an action plan to cover each uncovered district in the country.
- c) Examine the possibilities for creation of a DCCB in every district where three / mixed tier cooperative credit structure exists.
- d) Present the Statutory and Regulatory guidelines for establishment of DCCB and bifurcation of DCCBs.

2. Present Reach of StCBs and DCCBs

2.1. The Short-Term Cooperative Credit Structure (STCCS) consists of three types of financial institutions viz. State Cooperative Banks (StCBs) at the State/Apex level, District Central Cooperative Banks (DCCBs) at district level (in 19 States/Union Territories) and Primary Agriculture Credit Cooperative Societies (PACS) at the village level.

2.2. As on 31 March 2023, the STCCS had 34 StCBs (with 2,102 branches), 350 DCCBs¹ (with 13,644 branches) and 1,04,234 PACS² spread across 34 States/UTs.

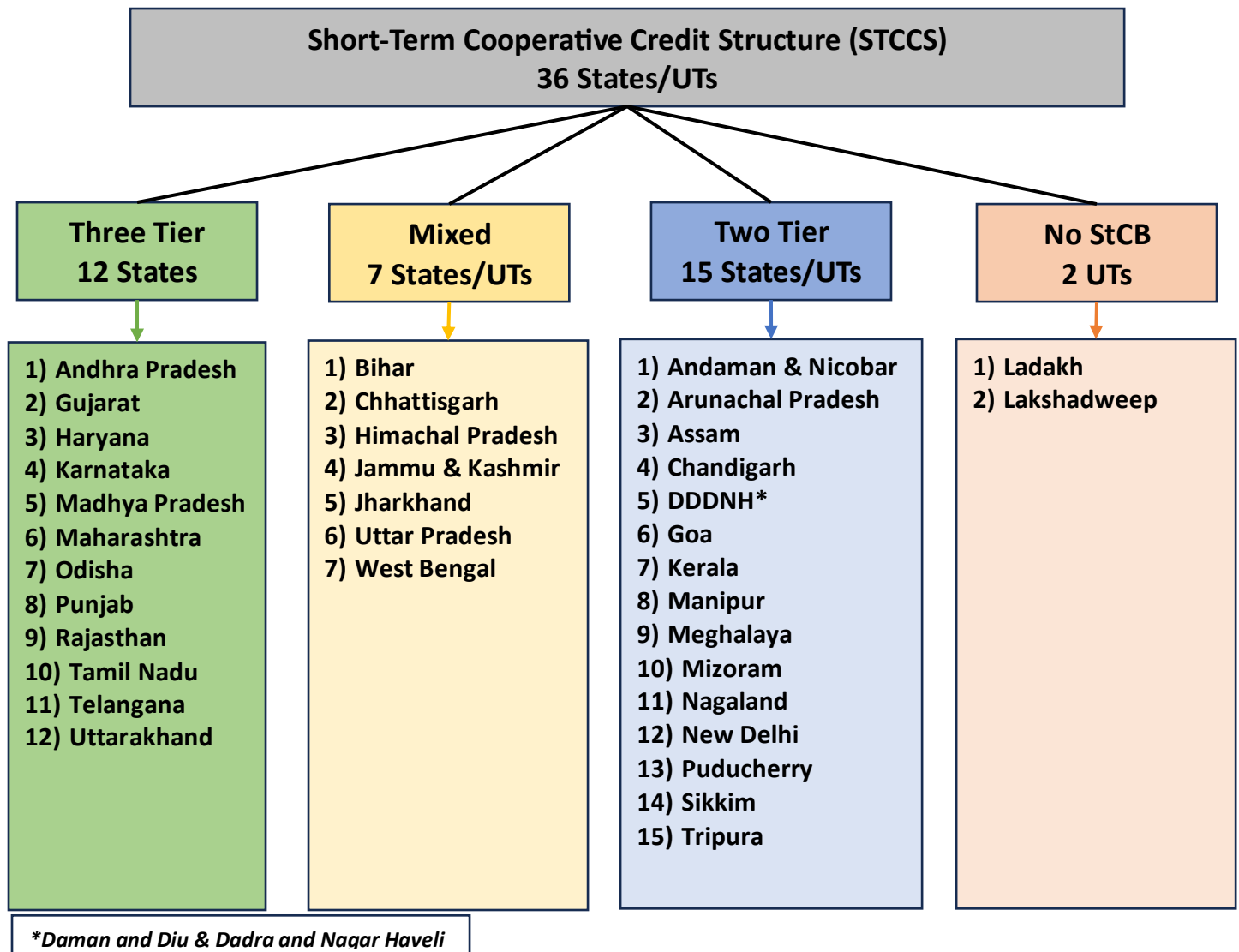
2.3. The STCCS operates in two-tier/three-tier/mixed tier structure.

- a) **In two-tier structure**, the StCB operates through its own branches located in different parts of the state. The customers are either linked to the bank by virtue of their membership in the affiliated society or through direct membership in the bank.
- b) **In three-tier structure**, the StCB works as an Apex Bank of all the DCCBs and DCCBs operating at the district level provide loans to affiliated societies. In some cases, individual customers receive loans directly from the branches.

¹ Including 3 DCCBs in J & K which are yet to be licensed and excluding Tamil Nadu Industrial Co-operative Bank Ltd. which is considered a DCCB only for the purposes of regulation/supervision.

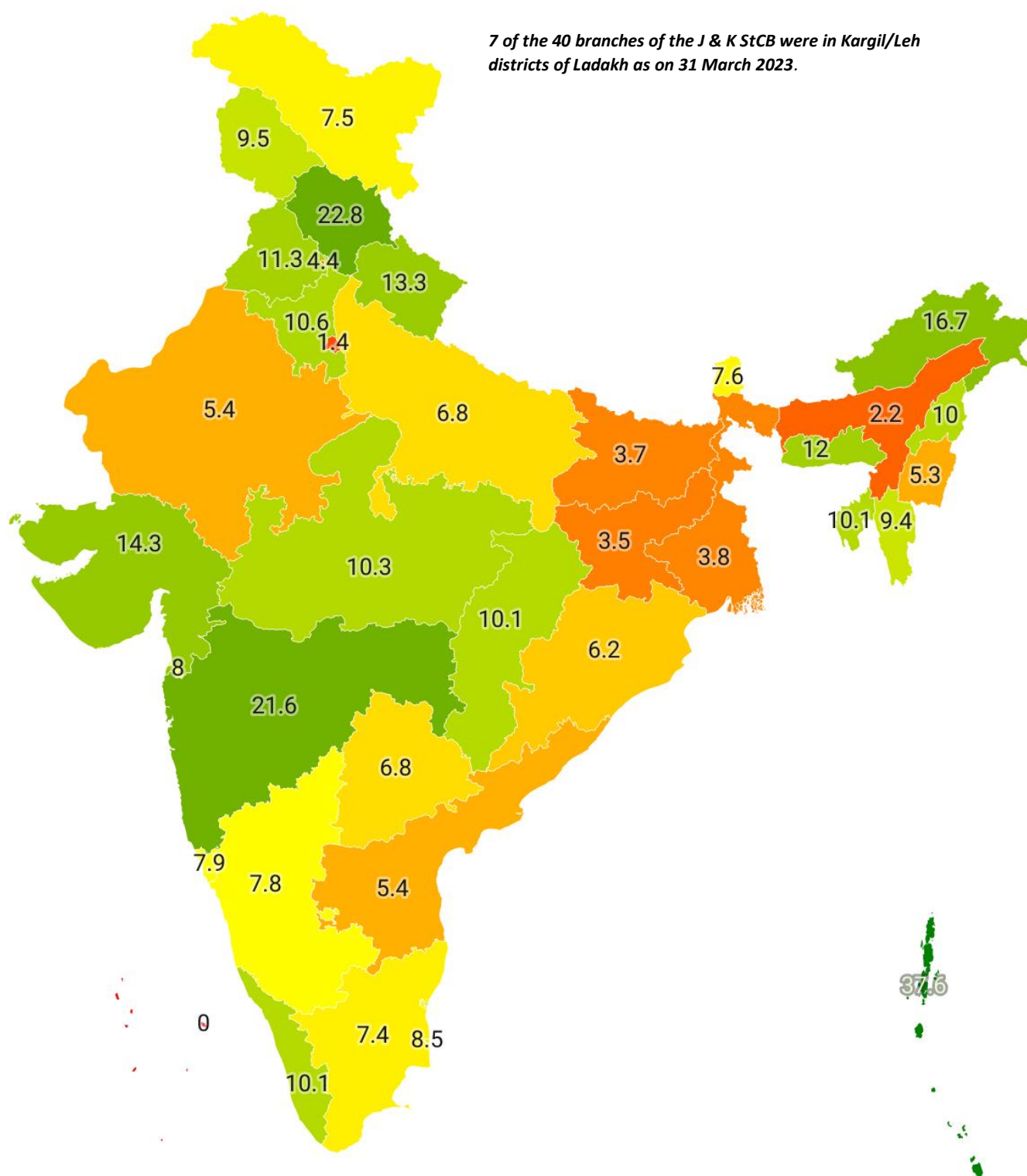
² Source: National Cooperative Database Report 2023

- c) ***In Mixed Structure***, the STCCS is neither Unitary or Federal in character but a mix of both and StCBs operate through DCCBs as well as through their own branches in different parts of the State.



- As on 31 March 2023, the total number of bank branches of Commercial Banks³ and RCBs together was 1,70,821.
- The share of branches of RCBs in the total branch network was 9.2%.
- In states/UTs having StCBs/DCCBs, the share of branches of RCBs varied from as high as 37.6% in Andaman & Nicobar to as low as 1.4% in New Delhi.
- Apart from Andaman & Nicobar (37.6%), Himachal Pradesh (22.8%) and Maharashtra (21.6%) were the two other states where the share of bank branches of RCBs was greater than 20%.
- Only 13 States/UTs had RCBs with share of bank branches greater than 10%. The State/UT Wise position is given in Annexure 1.

³ Includes SBI and its Associates, Nationalised Banks, Foreign Banks, Regional Rural Banks, Local Area Banks, Private Sector Banks, Small Finance Banks & Payments Bank. Source: RBI



3. Increasing Reach of RCBs in UTs without RCBs

3.1. There are no Rural Cooperative Banks (RCBs) in the 2 Union Territories (UTs) of Ladakh and Lakshadweep. However, as per the National Cooperative Database, there are 260 cooperatives and 35 cooperatives in Ladakh and Lakshadweep, respectively, with a strong membership base.

3.2. *To promote the cooperative sector in these UTs and to meet the financial requirements of these cooperatives, there is a requirement of an Apex Cooperative Bank. It is suggested that a State Cooperative Bank may be established in these 2 UTs in a two-tier structure.* Remaining 6 UTs already have their own StCBs and 5 of the 6 UTs (except J & K) have a two-tier structure.

4. Action Plan for Creation of StCBs in UTs not covered by RCBs

4.1. As per section 2(u) of NABARD Act, 1981 “State co-operative bank” (StCB) means the principal cooperative society in a State, the primary object of which is the financing of other co-operative societies in the State. Where there is no such principal society in a State, the State Government may declare any one or more cooperative societies carrying on business in that State to be State cooperative bank or State co-operative banks.

4.2. Prior Precedent

The StCB in Andaman & Nicobar Islands was created by converting a large sized PACS as Andaman & Nicobar StCB and other PACS and cooperative organizations were in turn affiliated to it.

As per Article 240 of the constitution of India, Hon’ble President may make regulations for the peace, progress and good government of the Union territories which do not have a Legislature.

The cooperatives in UT of Andaman & Nicobar Islands are regulated by the Registrar of Cooperative Societies in accordance with the statutory powers laid down in the ***A&N Islands Cooperative Societies Regulations, 1973 and the A&N Islands Cooperative Societies Rules, 1974***

Since Lakshadweep and Ladakh are UTs without a legislature, StCB may be created in each of these UTs by designating a large PACS as an apex StCB after making necessary amendments in the regulations governing the cooperative societies in the respective UTs. Necessary application for licensing of the bank may be submitted to RBI through NABARD after assessing the viability of the entity to function as a StCB. The 7 branches of J & K StCB operating in the Kargil and Leh districts of Ladakh may be merged with the StCB to be formed in Ladakh.

5. Status- District-wise coverage of RCBs in States/UTs having Three/Mixed Tier Structure

5.1. There are 350 DCCBs functional in 19 States/UTs having Three/Mixed tier system of Short-Term Cooperative Credit Structure (STCCS) and there are 615 districts in these 19 States/UTs. The State/UT wise position is presented in Table I below:

Table I: States/UTs with Three/Mixed Structure- Districts and DCCBs

Sr No	State/UT	Total No. of Districts	No. of Districts <u>Uncovered</u>			Total No. of DCCBs	No. of DCCBs catering to 1 district or sub-district	No. of DCCBs catering to 2 or more districts
			By DCCBs	By DCCB but served by StCB branches	By both DCCB and StCB branches			
1	2	3	4	4 (a)	4 (b)	5	5 (a)	5 (b)
1	Andhra Pradesh	26	-	-	-	13	0	13
2	Bihar (Mixed)	38	4	4	-	23	16	7
3	Chhattisgarh (Mixed)	33	2	2	-	6	0	6
4	Gujarat	33	-	-	-	18	2	16
5	Haryana	22	-	-	-	19	16	3
6	Himachal Pradesh (Mixed)	12	6	6	-	2	1	1
7	Jammu & Kashmir (Mixed)	20	3	3	-	3	0	3
8	Jharkhand*(Mixed)	24	22	19	3	1	0	1
9	Karnataka	31	-	-	-	21	13	8
10	Madhya Pradesh	55	-	-	-	38	22	16
11	Maharashtra	36	-	-	-	31	26	5
12	Odisha	30	-	-	-	17	7	10
13	Punjab	23	-	-	-	20	18	2
14	Rajasthan	50	-	-	-	29	13	16
15	Tamil Nadu	38	-	-	-	23	11	12
16	Telangana	33	-	-	-	9	0	9
17	Uttar Pradesh(Mixed)	75	2	1	1	50	27	23
18	Uttarakhand	13	-	-	-	10	7	3
19	West Bengal (Mixed)	23	3	3	-	17	11	6
Total		615	42	38	4	350	190	160

Notes:

1) During FY 2017-18, 7 of 8 DCCBs in Jharkhand (except Dhanbad DCCB) amalgamated with Jharkhand StCB.

2) During FY 2022-23, Malappuram DCCB was merged with Kerala State Cooperative Bank vide Registrar of Cooperatives (RCS), Govt. of Kerala proceedings/Order No. CB(5)6394/2020 dated 12 January 2023. The matter of merger of Malappuram DCCB with Kerala StCB is with Hon'ble Supreme Court. Hence Kerala is not included as a part of this Action Plan.

5.2. There are **350 DCCBs covering 573 out of the 615 districts** in 19 states/UTs having three/mixed tier STCCS. The remaining 42 districts are uncovered by DCCBs.

5.3. Out of the remaining 42 districts uncovered by DCCBs:

5.3.1. 38 districts have one or more branches of StCB

5.3.2. 4 districts neither have a DCCB nor have branches of StCB. These 4 districts are:

5.3.2.1. Balrampur (Uttar Pradesh),

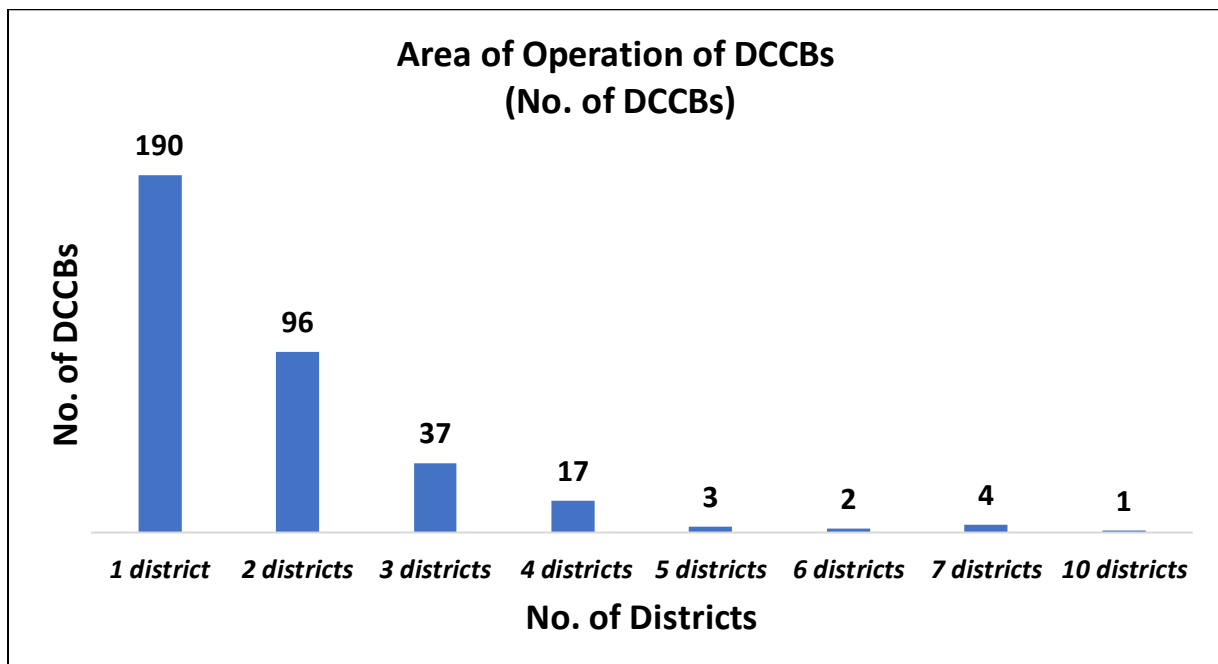
5.3.2.2. Palamu , Latehar & Garhwa districts in Jharkhand.

5.4. List of the 42 districts uncovered by DCCBs is provided in Annexure 3.

5.5. Area of operation of 350 DCCBs covering 573 districts is summarised below . The State/UT wise position is given in Annexure 2. Out of the 350 DCCBs,

5.5.1. 190 DCCBs have area of operation restricted to one district.

5.5.2. 160 DCCBs have area of operation in two or more districts.



6. Special Cases:

6.1. There are 46 districts where two or more DCCBs are operating. The reasons for the same and examples are highlighted below. ***The list of such 46 districts and number of DCCBs operating in them is provided in Annexure 4.***

6.1.1. Districts with 2 or more DCCBs due to reorganisation: In some states, new districts have been formed by carving out regions from two or more of the erstwhile districts and the DCCBs which operated in these erstwhile districts continue to operate in the newly formed district. Hence there are 2 or more DCCBs operating in a same district. Some of the examples are enumerated below:

- District of Tiruppur in Tamil Nadu was formed by carving out areas from both Coimbatore and Erode districts. **Hence, there are 2 DCCBs presently operational in the Tiruppur district viz. Coimbatore DCCB & Erode DCCB.**
- SPS Nellore District in Andhra Pradesh was reorganised in 2022 to include regions from Prakasam District. **As a result, there are 2 DCCBs operating in the SPS Nellore District viz., Nellore DCCB and Prakasam DCCB.**

6.1.2. Districts with 2 or more DCCBs due to formation of DCCBs with smaller area of operation within a district: In some states, DCCBs have been formed whose area of operation is restricted to certain blocks/taluka of the district. As a result, these districts have 2 or more DCCBs. Some of the examples are enumerated below:

- Banki DCCB in Odisha caters to just a portion of Cuttack District. Cuttack district also has Cuttack DCCB. As a result, the Cuttack district has 2 DCCBs.
- The Kodinar Taluka Co-Operative Banking Union Ltd. in Gujarat caters to just a the Kodinar taluk of the Gir Somnath district. Gir Somnath District also has Junagadh DCCB. As a result, the district has 2 DCCBs.

7. Suggested Action Plan for “One District-One DCCB”

7.1. 42 districts have no DCCB. New DCCBs may be formed in these districts (Annexure 3).

7.2. 350 DCCBs are catering to 573 of 615 districts in 19 States/UTs. Out of these 350 DCCBs,

7.2.1. 8 DCCBs cater to certain blocks/taluk of a single district. As a result, these districts have 2 or more DCCBs. The list of these 8 DCCBs is provided in Annexure 8.

7.2.2. 182 DCCBs exclusively cater to one district each (Annexure 5).

7.2.3. 160 DCCBs cater to 2 or more districts. Out of these 160 DCCBs, 129 DCCBs may be divided to form 198 DCCBs in 198 districts so that these 198 districts will have “One District-One DCCB”. The list of 129 DCCBs and their present area of operation is provided in Annexure 7.

7.2.4. The remaining 31 DCCBs catering to 2 or more districts need not be divided immediately as the additional districts being served by these DCCBs (in addition to their mother district/HO district) already have 2 or more DCCBs. The list of these 31 DCCBs, names of districts being served by them and the number of DCCBs in each of those districts being served by them is provided in Annexure 9. A separate action plan may be formed for reorganisation of these 31 DCCBs which will involve division of 2 or more DCCBs operating in a single district and then amalgamating them. This exercise may be undertaken in Phase II.

7.2.5. The list of 198 potential districts where 198 new DCCBs may be formed by division of 129 DCCBs is provided in Annexure 6.

7.3. Report of the Task Force to Study the Cooperative Credit System constituted by RBI under the Chairmanship of Shri Jagdish Capoor in 2000 recommended that **bifurcation of DCCBs into smaller units, merely on creation of new districts, which are not justified on the grounds of viability should not be attempted.** New DCCBs through division of existing DCCBs may hence be formed only after a detailed study on the impact of bifurcation on the viability of the DCCB and the credit potential of the districts on a case-to-case basis.

7.4. Summary of the Action Plan is presented below.



350 DCCBs Catering to 573 of 615 districts in 19 States/UTs

8 DCCBs cater to only certain blocks/taluk of a district. (Annexure 8)

182 DCCBs exclusively cater to one district each. (Annexure 5)

190 DCCBs may be continued in present format.

160 DCCBs cater to 2 or more districts.

31 DCCBs catering to more than one district need not be divided immediately as the additional districts being served by these DCCBs (in addition to their mother district/HO district) already have 2 or more DCCBs. (Annexure 9)

Reason: These new districts under the area of operation of these 32 DCCBs were formed by including regions from 2 or more districts. E.g. Tirupur district from Coimbatore and Erode districts.

These 32 DCCBs may be continued in present format. (Annexure 9)

129 DCCBs catering to 2 or more districts need to be divided to form 198 new DCCBs so that all districts will have 'One District-One DCCB'. (Annexure 7)

Report of the Task Force to Study the Cooperative Credit System constituted by RBI under the Chairmanship of Shri Jagdish Capoor in 2000 recommended that bifurcation of DCCBs into smaller units, merely on creation of new districts, which are not justified on the grounds of viability should not be attempted. New DCCBs hence may be formed only after a detailed study on the impact of bifurcation on the viability of the DCCB and the credit potential of the districts on a case-to-case basis.

8. Statutory/Regulatory Guidelines for Formation of New DCCB

8.1. As per Section 2 (d) of NABARD Act, 1981, “Central Co-operative Bank” (DCCB) means the principal co-operative society in a district, the primary object of which is the financing of other cooperative societies in that district.

8.2. Where there is no such principal society in a district, the State Government may declare any one or more co-operative societies carrying on the business of financing other co-operative societies in that district to be a central co-operative bank or central co-operative banks.

8.3. Recent Example

8.3.1. A society was registered as a DCCB in Supaul District under the State Cooperative Societies Act before application for banking license was submitted to RBI.

8.3.2. Based on the proposal for banking license submitted by RCS, Govt. of Bihar, a new DCCB in Supaul district of Bihar was granted license by RBI in FY 2019-20. The proposal was submitted along with viability report and Bye laws of the proposed DCCB.

8.3.3. The broad conditions stipulated by RBI for granting in-principle approval for issue of banking license to Supaul DCCB are:

- a) The State Government may provide a commitment for financial support in the form of share capital and/or other grants to the proposed bank so that the bank is able to maintain 9% CRAR on an ongoing basis.
- b) The State Government may provide a certification to the effect that there is no objection from any quarter and there is no legal hurdle to the formation of the proposed new DCCB in Supaul district.
- c) The State Government may issue notification declaring the newly formed Supaul DCCB as the central financing agency in terms of section 2 (d) of NABARD Act, 1981.
- d) The bank may adopt CBS for conducting normal banking business from the first date of commencement of operation.
- e) CEO and two professional directors in the Board of the bank should comply with 'Fit and Proper' Criteria prescribed by RBI.

8.4. These steps may be followed for establishment of 42 DCCBs in the districts where there are no DCCBs (Annexure 3).

9. Statutory/Regulatory Guidelines for Bifurcation of existing DCCB to form a New DCCB

9.1. State Cooperative Societies Act of the States specify the procedure for bifurcation of the societies in the respective states.

9.2. For instance, as per Section 12 (1) of the Andhra Pradesh Cooperative Societies Act, 1964, a society may by a resolution decide to—

- (a) transfer its assets and liabilities in whole or in part to any other society which agrees to such transfer by a resolution ; or
- (b) divide itself into two or more societies ; or
- (c) convert itself into a society of a class different from one to which it belongs

Every such resolution of a society shall be passed at the general meeting by a majority of ***not less than two-thirds of members present and voting***, and such resolution shall contain all particulars of the transfer, division, amalgamation as the case may be.

9.3. The prior approval of RBI is necessary before a licensed DCCB is bifurcated. This has also been explicitly mentioned in the State Cooperative Societies Act of different States. For instance, as per Section 115-B of the Andhra Pradesh Cooperative Societies Act, 1964, an order sanctioning a scheme of amalgamation or reconstruction of Cooperative Banks in the State may be made only with the previous sanction of the RBI.

9.4. Further, as per Section 22(2) of Banking Regulation Act, 1949 (AACS), every co-operative bank which comes into existence as a result of the division of any other co-operative society carrying on business as a co-operative bank, or the amalgamation of two or more co-operative societies carrying on banking business shall, before the expiry of three months from its coming into existence shall before commencing banking business, apply in writing to RBI for a licence.

9.5. RBI vide letter dated 8 March 2024, in reply to the Registrar of Cooperative Societies, Govt. of Tamil Nadu has specified the broad guidelines to be adopted for licensing of DCCBs. Copy of RBI letter is enclosed as separate annexure to the approach note. The key specifications are reproduced below.

- a) The application for creating a new CCB by bifurcating an existing CCB is processed on case-by-case basis, as per merits of each case.
- b) The State Government may declare a particular society as a principal co- operative society for a particular district and an application of such society needs to be submitted to RBI for issue of banking licence as per Form III-B (also refer rule 6) as provided in the Banking Regulation (Cooperative Societies) Rules,1966
- c) The application for licence along with the feasibility/viability report needs to be submitted to the Regional Office of RBI along with a copy to NABARD.
- d) The application would be processed by RBI based on the recommendation of NABARD. Inspection/scrutiny may be conducted of the particular society by NABARD/RBI to verify the eligibility if need be.
- e) Based on the recommendation of RO of RBI/NABARD, the application for the banking licence will be processed by Central Office of RBI and decided.

9.6. NABARD vide its internal circular dated 21 July 2005 to Regional Offices (ROs) of NABARD has specified a Standard Operating Procedure to be followed by ROs and the list of documents/information to be collected from State Governments for assessing the viability of

bifurcated DCCBs and recommending approval to RBI. Copy of circular enclosed as separate annexure to the approach note.

9.7. List of Documents/Information to be submitted to NABARD Regional Office seeking approval for bifurcation of DCCBs for onward submission to RBI.

- i. A copy of the Government Order regarding formation of the districts.
- ii. A copy of the scheme of bifurcation of assets and liabilities of the parent DCCB as drawn up by the State Government.
- iii. Confirmation by the State Government that it has been ensured that there is no objection from any quarter for the proposed bifurcation.
- iv. A certified copy each of the Resolutions passed by the General Body and the Board of Directors of the parent bank approving the scheme of bifurcation of assets and liabilities prepared by the State Government.
- v. Viability reports prepared by the State Government in respect of the new as well as the residuary bank.
- vi. Copy of the Registration Certificate of the new DCCB.
- vii. Bye-laws of the parent and proposed DCCB.
- viii. A copy of the State Government Order according sanction for commencement of business by the newly formed DCCB.
- ix. Latest audited Balance Sheet and Profit and Loss Account of the parent DCCB
- x. The details of various items of Balance Sheet (audited) of the parent DCCB for the preceding 3 years with reference to the proposed date of bifurcation.
- xi. The details of bifurcated Balance Sheet of parent DCCB, residual DCCB and new DCCB as on the proposed date of bifurcation.
- xii. The details of the income and expenditure of the parent DCCB during the preceding 3 years.
- xiii. The details of the estimated income and expenditure for the relevant year as apportioned among the proposed new banks (after bifurcation) on the basis of their respective average balance sheets during the same period along with the actual position in respect of the parent DCCB.
- xiv. Recovery position and details of NPA of the parent DCCB for the past 3 years
- xv. Viability analysis may be done on the basis of average working funds available with the parent DCCB and the proposed entities during the relevant year as per the details given in the table below:
- xvi. Viability analysis may be done on the basis of average working funds available with the parent DCCB and the proposed entities during the relevant year as per the details given in the table below:

Particulars	Parent DCCB	Residual DCCB	New DCCB
Liabilities			
Share Capital			
Reserve & Provisions			
Deposits			
Borrowings			
Other Liabilities			
Total			
Particulars	Parent DCCB	Residual DCCB	New DCCB
Assets			
Cash & Bank Balance			
Investments			
Loans & Advances			
Interest Receivable			
Other Assets			
Total			

Particulars	Parent DCCB	Residual DCCB	New DCCB
Tier I Capital			
Tier II Capital			
Total Capital Funds			
Risk Weighted Assets			
CRAR (%)			
GNPA (Amount)			
Provision Made against NPAs			
PCR (%)			
Net NPA (Amount)			
Net Loans Outstanding			
Net NPA (%)			

xvii. Different Ratios arrived at on the basis of Average Working Funds may be given as under:

Sr. No.	Particulars	Parent DCCB	Residual DCCB	New DCCB
1	Average working funds			
2	Weighted Average Yield on Assets			
3	Wtd. Average Cost of funds			
4	Financial Margin			
5	Misc. Income			
6	Cost of Management			
7	Risk Cost			
8	Net Margin			

xviii. Data in respect of following parameters:

Sr. No.	Particulars	Parent DCCB	Residual DCCB	New DCCB
1	No. of blocks			
2	No. of villages			
3	Area (Sq. km.)			
4	Cultivable area (ha.)			
5	Irrigated area (ha.)			
6	Major Crops			
7	No. of farmers			
8	No. of societies registered in the district			
9	No. of societies affiliated to the DCCB			
10	No. of societies borrowing from the DCCB			
11	No. of PACS			
12	Members			
13	No. of borrowing PACS			
14	No. of PACS in Profit			
15	No. of PACS in Loss			
16	No Profit/ No Loss			
17	No. of branches			
18	No. of branches having own premises			
19	Staff likely to retire by 31 March 2025			
	Staff likely to retire by 31 March 2026			
	Staff likely to retire by 31 March 2027			
20	Any other relevant data			

xix. Keeping in view the past trends, the viability analysis of the parent DCCB, residual DCCB and new DCCB may be furnished for the next 5 years as per Annexure 11.

9.8. These steps may be followed for establishment of 198 DCCBs in the 198 districts (Annexure 6). The list of 129 DCCBs to be divided for formation of 198 new DCCBs is provided in Annexure 7.

10. Conclusion and Summary

a) Establishment of StCBs: There are no Rural Cooperative Banks (RCBs) in the 2 Union Territories (UTs) of Ladakh and Lakshadweep. However, as per the National Cooperative Database, there are 260 cooperatives and 35 cooperatives in Ladakh and Lakshadweep, respectively, with a strong membership base. To promote the cooperative sector in these UTs and to meet the financial requirements of these cooperatives, there is a requirement of an Apex Cooperative Bank. ***It is suggested that a StCB may be established in these 2 UTs in a two-tier structure.***

b) Establishment of new DCCBs: There are 350 DCCBs covering 573 out of the 615 districts in 19 states/UTs having three/mixed tier STCCS. The remaining 42 districts are uncovered by DCCBs. Of these 42 districts:

- 38 districts have one or more branches of StCB
- 4 districts neither have a DCCB nor have branches of StCB- 1 in UP and 3 in Jharkhand. It is suggested that new DCCBs may be formed in these 42 districts.

c) Establishment of DCCBs by bifurcation:

350 DCCBs are catering to 573 of 615 districts in 19 States/UTs. Out of these 350 DCCBs,

- i. 8 DCCBs cater to certain blocks/taluk of a single district. As a result, these districts have 2 or more DCCBs. The list of these 8 DCCBs is provided in Annexure 8.
- ii. 182 DCCBs exclusively cater to one district each (Annexure 5).
- iii. 160 DCCBs cater to 2 or more districts. Out of these 160 DCCBs, 129 DCCBs may be divided to form 198 DCCBs in 198 districts so that these 198 districts will have "One District- One DCCB". The list of 129 DCCBs and their present area of operation is provided in Annexure 7. The list of the 198 districts where new DCCBs may be formed by division of the 129 DCCBs is provided in Annexure 6.
- iv. The remaining 31 DCCBs catering to more than one district need not be divided immediately as the additional districts being served by these DCCBs (in addition to their mother district/HO district) already have 2 or more DCCBs. The list of these 31 DCCBs, names of districts being served by them and the number of DCCBs in each of those districts being served by them is provided in Annexure 9. A separate action plan may be formed for reorganisation of these 31 DCCBs which will involve division of 2 or more DCCBs operating in a single district and then amalgamating them to form "One District- One DCCB". This exercise may be undertaken in Phase II. This exercise may be undertaken in Phase II.

- v. The list of 198 potential districts where 198 new DCCBs may be formed by division of 129 DCCBs is provided in Annexure 6.

Table II: Summary- Potential for formation of new StCB/DCCBs			
Bank Type	Formation By	No. of Banks	Place
StCB	Fresh Incorporation/ registration	2	Ladakh and Lakshadweep
DCCB	Fresh Incorporation/ registration in districts where there is no StCB and DCCB branches	4	Balrampur (Uttar Pradesh) Palamu , Latehar & Garhwa districts in Jharkhand.
	Division of assets and liabilities of StCB directly operating in the district	38	Annexure 3
	Division of Existing DCCB	198	Annexure 6
Total		242 (2 StCBs and 240 DCCBs)	

d) Statutory/Regulatory Guidelines for formation of new DCCB and bifurcation of existing DCCBs are provided in Section 7 and 8 of the document.

e) State/UT wise Summary is provided below.

Table III: State/UT Wise Summary of Action Plan for formation of DCCBs

Sr No	State/UT	Total No. of Districts	No. of Districts <u>Uncovered</u>			Total No. of DCCBs	No. of DCCBs catering to 1 district or sub-district	No. of DCCBs catering to 2 or more districts	No. of DCCBs to be divided	No. of Districts		
			By DCCBs	By DCCB but served by StCB branches	By both DCCB and StCB branches					Already having a single DCCB with HO	With no HO of DCCB and where new DCCBs are to be formed by division	Where more than one DCCB are operating
1	Andhra Pradesh	26	-	-	-	13	0	13	6	11	6	9
2	Bihar	38	4	4	-	23	16	7	7	23	11	0
3	Chhattisgarh	33	2	2	-	6	0	6	6	6	25	0
4	Gujarat	33	-	-	-	18	2	16	8	12	9	12
5	Haryana	22	-	-	-	19	16	3	3	19	3	0
6	Himachal Pradesh	12	6	6	-	2	1	1	1	2	4	0
7	Jammu & Kashmir	20	3	3	-	3	0	3	3	3	14	0
8	Jharkhand	24	22	19	3	1	0	1	1	1	1	0
9	Karnataka	31	-	-	-	21	13	8	8	21	10	0
10	Madhya Pradesh	55	-	-	-	38	22	16	16	38	17	0
11	Maharashtra	36	-	-	-	31	26	5	5	31	5	0
12	Odisha	30	-	-	-	17	7	10	8	12	14	4
13	Punjab	23	-	-	-	20	18	2	2	20	3	0
14	Rajasthan	50	-	-	-	29	13	16	12	29	17	4
15	Tamil Nadu	38	-	-	-	23	11	12	9	21	14	3
16	Telangana	33	-	-	-	9	0	9	9	9	17	7
17	Uttar Pradesh	75	2	1	1	50	27	23	18	50	20	3
18	Uttarakhand	13	-	-	-	10	7	3	3	10	3	0
19	West Bengal	23	3	3	-	17	11	6	4	11	5	4
Total		615	42	38	4	350	190	160	129	329	198	46

Annexure 1: State/UT Wise share of Bank Branches of RCBs

Table I: Share of Rural Cooperative Banks in Branch Network- 31 March 2023

S.No	State/UT	STCCS Tier	StCBs	StCB Branches	No. of DCCBs	DCCB Branches	Total Branches of RCBs	Branches of Commercial Banks	Share of RCBs(%)
1	Andaman & Nicobar	Two	1	41	-	-	41	68	37.6
2	Andhra Pradesh	Three	1	18	13	421	439	7,622	5.4
3	Arunachal Pradesh	Two	1	37	-	-	37	184	16.7
4	Assam	Two	1	67	-	-	67	2,979	2.2
5	Bihar	Mixed	1	13	23	282	295	7,656	3.7
6	Chandigarh	Two	1	18	-	-	18	391	4.4
7	Chhattisgarh	Mixed	1	14	6	318	332	2,969	10.1
8	DDDNH	Two	1	9	-	-	9	103	8.0
9	Goa	Two	1	56	-	-	56	649	7.9
10	Gujarat	Three	1	33	18	1,422	1,455	8,719	14.3
11	Haryana	Three	1	13	19	607	620	5,202	10.6
12	Himachal Pradesh	Mixed	1	240	2	261	501	1,694	22.8
13	Jammu And Kashmir* ⁴	Mixed	1	33	3	159	192	1,839	9.5
14	Jharkhand	Mixed	1	105	1	12	117	3,210	3.5
15	Karnataka	Three	1	52	21	856	908	10,781	7.8
16	Kerala	Two	1	764	-	-	764	6,793	10.1
17	Ladakh* ⁴	No StCB	-	7	-	-	7	86	7.5
18	Lakshadweep	No StCB	-	0	-	-	-	12	-
19	Madhya Pradesh	Three	1	25	38	823	848	7,407	10.3
20	Maharashtra	Three	1	55	31	3,679	3,734	13,562	21.6
21	Manipur	Two	1	13	-	-	13	230	5.3
22	Meghalaya	Two	1	50	-	-	50	368	12.0
23	Mizoram	Two	1	23	-	-	23	222	9.4
24	Nagaland	Two	1	21	-	-	21	189	10.0
25	New Delhi	Two	1	50	-	-	50	3,609	1.4
26	Odisha	Three	1	14	17	346	360	5,425	6.2
27	Puducherry	Two	1	25	-	-	25	268	8.5
28	Punjab	Three	1	18	20	804	822	6,476	11.3
29	Rajasthan	Three	1	16	29	449	465	8,165	5.4
30	Sikkim	Two	1	14	-	-	14	170	7.6
31	Tamil Nadu	Three	1	46	23	924	970	12,144	7.4
32	Telangana	Three	1	42	9	376	418	5,708	6.8
33	Tripura	Two	1	66	-	-	66	588	10.1
34	Uttar Pradesh	Mixed	1	40	50	1,265	1,305	17,968	6.8
35	Uttarakhand	Three	1	15	10	314	329	2,140	13.3
36	West Bengal	Mixed	1	49	17	326	375	9,479	3.8
Total			34	2,102	350	13,644	15,746	1,55,075	9.2

⁴ 7 of the 40 branches of the J & K StCB were in Kargil/Leh districts of Ladakh as on 31 March 2023.

Annexure 2: State/UT Wise Area of Operation of DCCBs

S.No	State/UT	Tier	Total No. of Districts	No. of DCCBs	Of Col 4, Area of operation of DCCBs								No of Districts uncovered by DCCBs
					1 district	2 districts	3 districts	4 districts	5 districts	6 districts	7 districts	10 districts	
1	2	2 (a)	3	4	4(a)	4(b)	4(c)	4(d)	4(e)	4(f)	4(g)	4(g)	5
1	Andhra Pradesh	Three	26	13	-	5	7	1	-	-	-	-	-
2	Bihar	Mixed	38	23	16	4	2	1	-	-	-	-	4
3	Chhattisgarh	Mixed	33	6	-	-	1	1	1	2	1	-	2
4	Gujarat	Three	33	18	2	6	7	2	1	-	-	-	-
5	Haryana	Three	22	19	16	3	-	-	-	-	-	-	-
6	Himachal Pradesh	Mixed	12	2	1	-	-	-	1	-	-	-	6
7	Jammu & Kashmir	Mixed	20	3	-	-	1	1	-	-	-	1	3
8	Jharkhand	Mixed	24	1	-	1	-	-	-	-	-	-	22
9	Karnataka	Three	31	21	13	6	2	-	-	-	-	-	-
10	Madhya Pradesh	Three	55	38	22	15	1	-	-	-	-	-	-
11	Maharashtra	Three	36	31	26	5	-	-	-	-	-	-	-
12	Odisha	Three	30	17	7	6	1	3	-	-	-	-	-
13	Punjab	Three	23	20	18	1	1	-	-	-	-	-	-
14	Rajasthan	Three	50	29	13	8	6	2	-	-	-	-	-
15	Tamil Nadu	Three	38	23	11	8	2	2	-	-	-	-	-
16	Telangana	Three	33	9	-	1	2	3	-	-	3	-	-
17	Uttar Pradesh	Three	75	50	27	20	3	-	-	-	-	-	2
18	Uttarakhand	Three	13	10	7	3	-	-	-	-	-	-	-
19	West Bengal	Mixed	23	17	11	4	1	1	-	-	-	-	3
Total			615	350	190	96	37	17	3	2	4	1	42

Annexure 3: Districts with no DCCBs- 42 Districts

Districts with no DCCB (States/UTs with Three or Mixed tier Structure)			
S.No	State/UT	District	Remarks
1	Bihar	Darbhanga	StCB has 1 branch
2	Bihar	Madhepura	StCB has 1 branch
3	Bihar	Saharsa	StCB has 1 branch
4	Bihar	Saran	StCB has 1 branch
5	Chhattisgarh	Jashpur	StCB has 3 branches
6	Chhattisgarh	Raigarh	StCB has 5 branches
7	Himachal Pradesh	Bilaspur	StCB has 37 branches/ECs
8	Himachal Pradesh	Chamba	StCB has 29 branches/ECs
9	Himachal Pradesh	Kinnaur	StCB has 18 branches/ECs
10	Himachal Pradesh	Mandi	StCB has 64 branches/ECs
11	Himachal Pradesh	Shimla	StCB has 33 branches/ECs
12	Himachal Pradesh	Sirmaur	StCB has 82 branches/ECs
13	Jammu & Kashmir	Budgam	StCB has 9 branches
14	Jammu & Kashmir	Ganderbal	StCB has 4 branches
15	Jammu & Kashmir	Srinagar	StCB has 14 branches
16	Jharkhand	Chatra	StCB has 3 branches
17	Jharkhand	Deoghar	StCB has 9 branches
18	Jharkhand	Dumka	StCB has 2 branches
19	Jharkhand	East Singhbhum	StCB has 13 branches
20	Jharkhand	Garhwa	No DCCB or branches of StCB
21	Jharkhand	Giridih	StCB has 6 branches
22	Jharkhand	Godda	StCB has 2 branches
23	Jharkhand	Gumla	StCB has 11 branches
24	Jharkhand	Hazaribagh	StCB has 6 branches
25	Jharkhand	Jamtara	StCB has 5 branches

<u>Districts with no DCCB</u> <u>(States/UTs with Three or Mixed tier Structure)</u>			
S.No	State/UT	District	Remarks
26	Jharkhand	Khunti	StCB has 2 branches
27	Jharkhand	Koderma	StCB has 1 branch
28	Jharkhand	Latehar	No DCCB or branches of StCB
29	Jharkhand	Lohardaga	StCB has 1 branch
30	Jharkhand	Pakur	StCB has 1 branch
31	Jharkhand	Palamu	No DCCB or branches of StCB
32	Jharkhand	Ramgarh	StCB has 5 branches
33	Jharkhand	Ranchi	StCB has 12 branches
34	Jharkhand	Sahebganj	StCB has 3 branches
35	Jharkhand	Saraikela Kharsawan	StCB has 5 branches
36	Jharkhand	Simdega	StCB has 7 branches
37	Jharkhand	West Singhbhum	StCB has 8 branches
38	Uttar Pradesh	Balrampur	No DCCB or branches of StCB
39	Uttar Pradesh	Gonda	StCB has 1 branch
40	West Bengal	Kolkata	StCB has 13 branches
41	West Bengal	North 24 Parganas	StCB has 12 branches
42	West Bengal	South 24 Parganas	StCB has 10 branches

Annexure 4: Districts with more than one DCCB- 46 Districts

S.No	State/UT	District	No. of DCCBs Operating
1.	Andhra Pradesh	Alluri Sitharama Raju	2
2.	Andhra Pradesh	Annamayya	2
3.	Andhra Pradesh	Bapatla	2
4.	Andhra Pradesh	East Godavari	2
5.	Andhra Pradesh	Eluru	2
6.	Andhra Pradesh	Parvathipuram Manyam	2
7.	Andhra Pradesh	SPS Nellore	2
8.	Andhra Pradesh	Tirupati	2
9.	Andhra Pradesh	Vizianagaram	2
10.	Gujarat	Ahmedabad	2
11.	Gujarat	Amreli	3
12.	Gujarat	Bhavnagar	2
13.	Gujarat	Botad	3
14.	Gujarat	Gandhinagar	2
15.	Gujarat	Gir Somnath	2
16.	Gujarat	Mahisagar	2
17.	Gujarat	Mehsana	2
18.	Gujarat	Morbi	3
19.	Gujarat	Narmada	2
20.	Gujarat	Patan	2
21.	Gujarat	Rajkot	2
22.	Odisha	Cuttack	2
23.	Odisha	Ganjam	2
24.	Odisha	Nayagarh	2
25.	Odisha	Puri	2

S.No	State/UT	District	No. of DCCBs Operating
26.	Rajasthan	Beawar	3
27.	Rajasthan	Kotputli-Behror	2
28.	Rajasthan	Neem Ka Thana	2
29.	Rajasthan	Pratapgarh	2
30.	Tamil Nadu	Thanjavur	2
31.	Tamil Nadu	Thiruvarur	2
32.	Tamil Nadu	Tiruppur	2
33.	Telangana	Bhupalapally	2
34.	Telangana	Hanamkoda	2
35.	Telangana	Mahabubabad	2
36.	Telangana	Mulugu	2
37.	Telangana	Rangareddy	2
38.	Telangana	Siddipet	3
39.	Telangana	Vikarabad	2
40.	Uttar Pradesh	Amethi	2
41.	Uttar Pradesh	Gauthambuddha Nagar	2
42.	Uttar Pradesh	Hathras	2
43.	West Bengal	Dakshin Dinajpur	2
44.	West Bengal	Darjeeling	2
45.	West Bengal	Paschim Medinipur	2
46.	West Bengal	Purba Medinipur	4

Annexure 5: List of 182 Districts already having one exclusive DCCB.

List of 182 Districts already having one exclusive DCCB			
S.No	State/UT	Name of DCCB	District
1.	Bihar	The Aurangabad District Central Co-Operative Bank Ltd.	Aurangabad
2.	Bihar	The Begusarai Central Co-Operative Bank Ltd.	Begusarai
3.	Bihar	The Gopalganj Central Co-Operative Bank Ltd.	Gopalganj
4.	Bihar	The Katihar District Central Co-Operative Bank Ltd.	Katihar
5.	Bihar	The Khagaria District Central Co-Operative Bank Ltd.	Khagaria
6.	Bihar	The Rohika Central Co-Operative Bank Ltd., Madhubani	Madhubani
7.	Bihar	The Motihari Central Co-Operative Bank Ltd.	Motihari
8.	Bihar	The Muzaffarpur Central Co-Operative Bank Ltd.	Muzaffarpur
9.	Bihar	The Nalanda Central Co-Operative Bank Ltd.	Nalanda
10.	Bihar	The Nawadah Central Co-Operative Bank Ltd.	Nawada
11.	Bihar	The Patliputra Central Co-Operative Bank Ltd.	Patna
12.	Bihar	The Samastipur District Central Co-Operative Bank Ltd.	Samastipur
13.	Bihar	The Siwan Central Co-Operative Bank Ltd., Siwan	Siwan
14.	Bihar	District Central Cooperative Bank Limited, Supaul	Supaul
15.	Bihar	The Vaishali District Central Co-Operative Bank Ltd.	Vaishali
16.	Bihar	The National Central Co-Operative Bank Ltd., Bettiah	West Champaran
17.	Gujarat	The Kachchh District Central Co-Operative Bank	Kachchh
18.	Haryana	The Ambala Central Co-Operative Bank Ltd.	Ambala
19.	Haryana	The Fatehabad Central Co-Operative Bank Ltd.	Fatehabad
20.	Haryana	The Hissar Central Co-Operative Bank Ltd.	Hissar
21.	Haryana	The Jhajjar Central Co-Operative Bank Ltd.	Jhajjar
22.	Haryana	The Jind Central Co-Operative Bank Ltd.	Jind
23.	Haryana	The Kaithal Central Co-Operative Bank Ltd.	Kaithal
24.	Haryana	The Karnal Central Co-Operative Bank Ltd.	Karnal
25.	Haryana	The Kurukshetra Central Co-Operative Bank Ltd.	Kurukshetra
26.	Haryana	The Mahendragarh Central Co-Operative Bank Ltd.	Mahendragarh
27.	Haryana	The Panchkula Cental Co-Operative Bank Ltd.	Panchkula
28.	Haryana	The Panipat Central Co-Operative Bank Ltd.	Panipat
29.	Haryana	The Rewari Central Co-Operative Bank Ltd.	Rewari
30.	Haryana	The Rohtak Central Co-Operative Bank Ltd.	Rohtak
31.	Haryana	The Sirsa Central Co-Operative Bank Ltd.	Sirsa
32.	Haryana	The Sonapat Central Co-Operative Bank Ltd.	Sonapat
33.	Haryana	The Yamunanagar Central Co-Operative Bank Ltd.	Yamunanagar
34.	Himachal Pradesh	Jogindra Central Co-Operative Bank Ltd.	Solan
35.	Karnataka	Bagalkot District Central Co-Operative Bank Ltd.	Bagalkot
36.	Karnataka	The Belagavi District Central Co-Operative Bank Ltd.	Belagavi

List of 182 Districts already having one exclusive DCCB			
S.No	State/UT	Name of DCCB	District
37.	Karnataka	The District Co-Operative Central Bank Ltd., Bidar	Bidar
38.	Karnataka	The Chikmagalur District Co-Operative Central Bank Ltd.	Chikmagalur
39.	Karnataka	The Chitradurga District Co-Operative Central Bank Ltd.	Chitradurga
40.	Karnataka	The Dawangere District Central Co-Operative Bank Ltd.	Davangere
41.	Karnataka	The Hassan District Co-Operative Central Bank Ltd.	Hassan
42.	Karnataka	The Kodagu District Co-Operative Central Bank Ltd.	Kodagu
43.	Karnataka	Mandya District Co-Operative Central Bank Ltd.	Mandya
44.	Karnataka	The Kanara District Central Co-Operative Bank Ltd.	North Kanara
45.	Karnataka	The Shimoga District Co-Operative Central Bank Ltd.	Shimoga
46.	Karnataka	The Tumkur District Central Co-Operative Bank Ltd.	Tumkur
47.	Karnataka	The Vijayapura District Central Co-Operative Bank Ltd.	Vijayapur
48.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Balaghat	Balaghat
49.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Betul	Betul
50.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Bhind	Bhind
51.	Madhya Pradesh	Bhopal Co-Operative Central Bank Ltd., Bhopal	Bhopal
52.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Chattarpur	Chattarpur
53.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Damoh	Damoh
54.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Datia	Datia
55.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Dewas	Dewas
56.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Dhar	Dhar
57.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Gwalior	Gwalior
58.	Madhya Pradesh	Indore Premier Co-Operative Bank Limited, Indore	Indore
59.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Narsinghpur	Narsinghpur
60.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Panna	Panna
61.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Raisen	Raisen
62.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Rajgarh	Rajgarh
63.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Ratlam	Ratlam
64.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Sagar	Sagar
65.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Sehore	Sehore
66.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Seoni	Seoni
67.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Shivpuri	Shivpuri
68.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Ujjain	Ujjain
69.	Madhya Pradesh	Jilla Sahakari Kendriya Bank Maryadit, Vidisha	Vidisha
70.	Maharashtra	The Ahmednagar District Central Co-Operative Bank Ltd.	Ahmednagar
71.	Maharashtra	Amrawati District Central Co-Operative Bank Ltd.	Amrawati
72.	Maharashtra	Aurangabad District Central Co-Operative Bank Ltd.	Aurangabad
73.	Maharashtra	Beed District Central Co-Operative Bank Ltd.	Beed
74.	Maharashtra	Bhandara District Central Co-Operative Bank Ltd.	Bhandara

List of 182 Districts already having one exclusive DCCB			
S.No	State/UT	Name of DCCB	District
75.	Maharashtra	Buldhana District Central Co-Operative Bank Ltd.	Buldhana
76.	Maharashtra	Chandrapur District Central Co-Operative Bank Ltd.	Chandrapur
77.	Maharashtra	Gadchiroli District Central Co-Operative Bank Ltd.	Gadchiroli
78.	Maharashtra	The Gondia District Central Co-Operative Bank Ltd.	Gondia
79.	Maharashtra	The Jalgaon District Central Co-Operative Bank Ltd.	Jalgaon
80.	Maharashtra	Jalna District Central Co-Operative Bank Ltd.	Jalna
81.	Maharashtra	Kolhapur District Central Co-Operative Bank Ltd.	Kolhapur
82.	Maharashtra	Latur District Central Co-Operative Bank Ltd.	Latur
83.	Maharashtra	Nagpur District Central Co-Operative Bank Ltd.	Nagpur
84.	Maharashtra	The Nanded District Central Co-Operative Bank Ltd.	Nanded
85.	Maharashtra	Nasik District Central Co-Operative Bank Ltd.	Nasik
86.	Maharashtra	Osmanabad District Central Co-Operative Bank Ltd.	Osmanabad
87.	Maharashtra	Pune District Central Co-Operative Bank Ltd.	Pune
88.	Maharashtra	Raigad District Central Co-Operative Bank Ltd.	Raigad
89.	Maharashtra	Ratnagiri District Central Co-Operative Bank Ltd.	Ratnagiri
90.	Maharashtra	Sangli District Central Co-Operative Bank Ltd.	Sangli
91.	Maharashtra	The Satara District Central Co-Operative Bank Ltd.	Satara
92.	Maharashtra	Sindhudurg District Central Co-Operative Bank Ltd.	Sindhudurg
93.	Maharashtra	Solapur District Central Co-Operative Bank Ltd.	Solapur
94.	Maharashtra	Wardha District Central Co-Operative Bank Ltd.	Wardha
95.	Maharashtra	Yavatmal District Central Co-Operative Bank Ltd.	Yavatmal
96.	Odisha	Keonjhar Central Co-Operative Bank Ltd.	Keonjhar
97.	Odisha	The Mayurbhanj District Central Co-Operative Bank Ltd.	Mayurbhanj
98.	Odisha	The Sundargarh District Central Co-Operative Bank Ltd.	Sundergarh
99.	Punjab	The Amritsar Central Co-Operative Bank Ltd., Amritsar	Amritsar
100.	Punjab	The Bhatinda Central Co-Operative Bank Ltd., Bhatinda	Bathinda
101.	Punjab	The Faridkot Central Co-Operative Bank Ltd., Faridkot	Faridkot
102.	Punjab	The Fatehgarh Sahib Central Co-Operative Bank Ltd., Sirhind	Fatehgarh Sahib
103.	Punjab	The Fazilka Central Co-Operative Bank Ltd., Fazilka	Fazilka
104.	Punjab	The Ferozepur Central Co-Operative Bank Ltd., Ferozepur	Ferozepur
105.	Punjab	The Hoshiarpur Central Co-Operative Bank Ltd., Hoshiarpur	Hoshiarpur
106.	Punjab	The Jalandhar Central Co-Operative Bank Ltd., Jalandhar	Jalandhar
107.	Punjab	The Kapurthala Central Co-Operative Bank Ltd., Kapurthala	Kapurthala
108.	Punjab	The Ludhiana Central Co-Operative Bank Ltd., Ludhiana	Ludhiana
109.	Punjab	The Mansa Central Co-Operative Bank Ltd., Mansa	Mansa
110.	Punjab	The Moga Central Co-Operative Bank Ltd., Moga	Moga
111.	Punjab	The Patiala Central Co-Operative Bank Ltd., Patiala	Patiala
112.	Punjab	The Ropar Central Co-Operative Bank Ltd., Ropar	Roopnagar

List of 182 Districts already having one exclusive DCCB			
S.No	State/UT	Name of DCCB	District
113.	Punjab	The Sas Nagar Central Co-Op. Bank Ltd., Sas Nagar	Sahibjada Ajit Singh Nagar
114.	Punjab	The Nawanshahr Central Co-Operative Bank Ltd., Nawanshahr	Shaheed Bhagat Singh Nagar
115.	Punjab	The Muktsar Central Co-Operative Bank Ltd., Muktsar	Shri Muktsar Sahib
116.	Punjab	The Taran Taran Central Co-Operative Bank Ltd., Taran Taran	Tarn Taran
117.	Rajasthan	The Banswara Central Co-Operative Bank Ltd.	Banswara
118.	Rajasthan	Baran Kendriya Sahakari Bank Ltd.	Baran
119.	Rajasthan	The Central Co-Operative Bank Ltd., Bikaner	Bikaner
120.	Rajasthan	The Bundi District Central Co-Operative Bank Ltd.	Bundi
121.	Rajasthan	The Churu Central Co-Operative Bank Ltd.	Churu
122.	Rajasthan	Dausa Kendriya Sahakari Bank Ltd.	Dausa
123.	Rajasthan	The Dungarpur Central Co-Operative Bank Ltd.	Dungarpur
124.	Rajasthan	Hanumangarh Kendriya Sahakari Bank Ltd.	Hanumangarh
125.	Rajasthan	The Jaisalmer Central Co-Operative Bank Ltd.	Jaisalmer
126.	Rajasthan	The Jhalawar Kendriya Sahakari Bank Ltd.	Jhalawar
127.	Rajasthan	The Kota Central Co-Operative Bank Ltd.	Kota
128.	Rajasthan	The Sirohi Central Co-Operative Bank Ltd.	Sirohi
129.	Rajasthan	The Central Co-Operative Bank Ltd.,Tonk	Tonk
130.	Tamil Nadu	Chennai Central Co-Operative Bank Ltd.	Chennai
131.	Tamil Nadu	The Cuddalore District Central Co-Operative Bank Ltd.	Cuddalore
132.	Tamil Nadu	Dindigul Central Co-Operative Bank Ltd.	Dindigul
133.	Tamil Nadu	The Kanyakumari District Central Co-Operative Bank Ltd.	Kanyakumari
134.	Tamil Nadu	The Nilgiris District Central Co-Operative Bank Ltd.	Nilgiris
135.	Tamil Nadu	The Pudukottai District Central Co-Operative Bank Ltd.	Pudukkottai
136.	Tamil Nadu	The Ramanathapuram District Central Co-Operative Bank Ltd.	Ramanathapuram
137.	Tamil Nadu	The Sivgangai District Central Co-Operative Bank Ltd.	Sivagangai
138.	Tamil Nadu	Thoothukudi District Central Co-Operative Bank Ltd.	Thoothukudi
139.	Tamil Nadu	The Tiruvannamalai District Central Co-Operative Bank Ltd.	Tiruvannamalai
140.	Tamil Nadu	The Virudhunagar District Central Co-Operative Bank Ltd.	Virudhunagar
141.	Uttar Pradesh	Agra District Central Co-Operative Bank Ltd.	Agra
142.	Uttar Pradesh	Jilla Sahakari Bank Ltd., Azamgarh	Azamgarh
143.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Ballia	Ballia
144.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Barabanki	Barabanki
145.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Bareilly	Bareilly
146.	Uttar Pradesh	Budaun Jilla Sahkari Bank Ltd.	Baudaun
147.	Uttar Pradesh	Bijnor Jilla Sahkari Bank Ltd.	Bijnor
148.	Uttar Pradesh	Fatehpur District Co-Operative Bank Ltd.	Fatehpur
149.	Uttar Pradesh	Firozabad Jilla Sahkari Bank Ltd.	Firozabad
150.	Uttar Pradesh	Jilla Sahakari Bank Ltd., Ghazipur	Ghazipur

List of 182 Districts already having one exclusive DCCB			
S.No	State/UT	Name of DCCB	District
151.	Uttar Pradesh	Hardoi Jilla Sahkari Bank Ltd.	Hardoi
152.	Uttar Pradesh	Jalaun District Co-Operative Bank Ltd.	Jalaun
153.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Jaunpur	Jaunpur
154.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Jhansi	Jhansi
155.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Lakhimpur-Khiri	Lakhimpur-Khiri
156.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Lalitpur	Lalitpur
157.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Lucknow.	Lucknow
158.	Uttar Pradesh	Mainpuri Jilla Sahkari Bank Ltd.	Mainpuri
159.	Uttar Pradesh	Jila Sahakari Bank Ltd., Mau	Mau
160.	Uttar Pradesh	Pilibhit Jilla Sahkari Bank Ltd.	Pilbhit
161.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Pratapgarh	Pratapgarh
162.	Uttar Pradesh	Rampur Jilla Sahkari Bank Ltd.	Rampur
163.	Uttar Pradesh	District Co-Operative Bank Ltd., Saharanpur	Saharanpur
164.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Shahjahanpur	Shahjahanpur
165.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Sidharthnagar	Sidharth Nagar
166.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Sitapur	Sitapur
167.	Uttar Pradesh	Jilla Sahkari Bank Ltd., Unnao	Unnao
168.	Uttarakhand	District Cooperative Bank Ltd., Dehradun	Dehradun
169.	Uttarakhand	Zila Sahkari Bank Ltd., Haridwar	Haridwar
170.	Uttarakhand	Nainital District Co-Operative Bank Ltd., Haldwani	Nainital
171.	Uttarakhand	Zila Sahkari Bank Ltd., Garhwal (Kotdwar)	Pauri Garhwal
172.	Uttarakhand	Tehri Garhwal Zila Sahkari Bank Ltd., Tehri	Tehri Garhwal
173.	Uttarakhand	Udhamsinghnagar District Cooperative Bank Ltd., Rudrapur	Udham Singh Nagar
174.	Uttarakhand	The Uttarkashi Zila Sahkari Bank Ltd., Uttarkashi	Uttarkashi
175.	West Bengal	Bankura Dist Central Co-Operative Bank Ltd.	Bankura
176.	West Bengal	Birbhum District Central Co-Operative Bank Ltd.	Birbhum
177.	West Bengal	Hooghly District Central Co-Operative Bank Ltd.	Hooghly
178.	West Bengal	Howrah District Central Co-Operative Bank Ltd	Howrah
179.	West Bengal	Malda District Central Co-Operative Bank Ltd.	Malda
180.	West Bengal	Murshidabad District Central Co-Operative Bank Ltd	Murshidabad
181.	West Bengal	Nadia District Central Co-Operative Bank Ltd.	Nadia
182.	West Bengal	Purulia District Central Co-Operative Bank Ltd	Purulia

Annexure 6: Potential Districts for formation of DCCB by division of existing DCCBs- 198 Districts.

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
1	Andhra Pradesh	Sri Sathya Sai	THE ANANTPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2
2	Andhra Pradesh	Konaseema	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA	4
3	Andhra Pradesh	Nandyal	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KURNOOL	2
4	Andhra Pradesh	Anakapalli	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VISAKHAPATNAM	3
5	Andhra Pradesh	Palnadu	THE GUNTUR DISTRICT CO-OPERATIVE CENTRAL BANK	3
6	Andhra Pradesh	NTR	THE KRISHNA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3
7	Bihar	Buxar	CENTRAL CO-OPERATIVE BANK LTD., ARA	2
8	Bihar	Kaimur	SASARAM-BHABUA CENTRAL CO-OPERATIVE BANK LTD.	2
9	Bihar	Banka	THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD.	2
10	Bihar	Arwal	THE MAGADH CENTRAL CO-OPERATIVE BANK LTD., GAYA	3
11	Bihar	Jehanabad	THE MAGADH CENTRAL CO-OPERATIVE BANK LTD., GAYA	3
12	Bihar	Jamui	THE MONGHYR-JAMUI CENTRAL CO-OPERATIVE BANK LTD.	4
13	Bihar	Lakhisarai	THE MONGHYR-JAMUI CENTRAL CO-OPERATIVE BANK LTD.	4
14	Bihar	Sheikhpura	THE MONGHYR-JAMUI CENTRAL CO-OPERATIVE BANK LTD.	4
15	Bihar	Araria	THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3
16	Bihar	Kishanganj	THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3
17	Bihar	Sheohar	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD.	2
18	Chhattisgarh	Gaurela -Pendra -Marwahi	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
19	Chhattisgarh	Janjgir Champa	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
20	Chhattisgarh	Korba	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
21	Chhattisgarh	Mungeli	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
22	Chhattisgarh	Sakti	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
23	Chhattisgarh	Balod	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURG	3
24	Chhattisgarh	Bemetara	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURG	3

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
25	Chhattisgarh	Balrampur	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5
26	Chhattisgarh	Koriya	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5
27	Chhattisgarh	Manendragarh- chirmiri -bharatpur	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5
28	Chhattisgarh	Surajpur	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5
29	Chhattisgarh	Bijapur	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
30	Chhattisgarh	Dantwewada	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
31	Chhattisgarh	Kanker	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
32	Chhattisgarh	Kondagaon	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
33	Chhattisgarh	Narayanpur	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
34	Chhattisgarh	Sukma	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
35	Chhattisgarh	Baloda Bazar	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
36	Chhattisgarh	Dhamtari	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
37	Chhattisgarh	Gariyaband	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
38	Chhattisgarh	Mahasamund	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
39	Chhattisgarh	Sarangarh-Bilaigarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
40	Chhattisgarh	Kabirdham	RAJNANDGAON KENDRIYA SAHAKARI BANK MARYADIT, RAJNANDGAON	4
41	Chhattisgarh	Khkhairagarh- chhuikhadan -gandai	RAJNANDGAON KENDRIYA SAHAKARI BANK MARYADIT, RAJNANDGAON	4
42	Chhattisgarh	Mohla- Manpur -Ambargarh Chowki	RAJNANDGAON KENDRIYA SAHAKARI BANK MARYADIT, RAJNANDGAON	4
43	Gujarat	Dahod	PANCHMAHALS DISTRICT CO-OPERATIVE BANK LTD.	3
44	Gujarat	Aravalli	SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK	2
45	Gujarat	Tapi	SURAT DISTRICT CO-OPERATIVE BANK LTD.	2
46	Gujarat	Chhotaudepur	THE BARODA CENTRAL CO-OPERATIVE BANK LTD.	3
47	Gujarat	Dwarka	THE JAMNAGAR DISTRICT CO-OPERATIVE BANK LTD.	3
48	Gujarat	Porbandar	THE JUNAGADH JILL SAHAKARI BANK LTD.	4
49	Gujarat	Anand	THE KAIRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
50	Gujarat	Dang	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
51	Gujarat	Navsari	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
52	Haryana	Charkhi Dadri	THE BHIWANI CENTRAL CO-OPERATIVE BANK LTD.	2
53	Haryana	Palwal	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.	2
54	Haryana	Nuh	THE GURGAON CENTRAL CO-OPERATIVE BANK LTD.	2
55	Himachal Pradesh	Hamirpur (HP)	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5
56	Himachal Pradesh	Kullu	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5
57	Himachal Pradesh	Lahaul & Spiti	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5
58	Himachal Pradesh	Una	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5
59	J & K	Bandipora	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	3
60	J & K	Kupwara	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	3
61	J & K	Kulgam	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	4
62	J & K	Pulwama	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	4
63	J & K	Soprian	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	4
64	J & K	Doda	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
65	J & K	Kathua	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
66	J & K	Kishtwar	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
67	J & K	Poonch	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
68	J & K	Rajouri	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
69	J & K	Ramban	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
70	J & K	Reasi	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
71	J & K	Samba	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
72	J & K	Udhampur	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
73	Jharkhand	Bokaro	THE DHANBAD CENTRAL CO-OPERATIVE BANK LTD.	2
74	Karnataka	Vijayanagar	THE BELLARY DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
75	Karnataka	Bengaluru Rural	THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
76	Karnataka	Ramanagar	THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
77	Karnataka	Yadgir	THE GULBARGA AND YADGIR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2
78	Karnataka	Gadag	THE KARNATAKA CENTRAL CO-OPERATIVE BANK LTD.,(DHARWAD)	3
79	Karnataka	Haveri	THE KARNATAKA CENTRAL CO-OPERATIVE BANK LTD.,(DHARWAD)	3
80	Karnataka	Chickballapur	THE KOLAR AND CHICKABALLAPUR DCCB	2
81	Karnataka	Chamrajnagar	THE MYSORE AND CHAMARAJNAGAR DCCB	2
82	Karnataka	Koppal	THE RAICHUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
83	Karnataka	Udupi	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
84	Madhya Pradesh	Pandhurna	JILLA SAHAKARI KENDRIYA BANK MARYADIT, CHHINDWARA	2
85	Madhya Pradesh	Ashoknagar	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GUNA	2
86	Madhya Pradesh	Harda	JILLA SAHAKARI KENDRIYA BANK MARYADIT, HOSHANGABAD	2
87	Madhya Pradesh	Katni	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JABALPUR	2
88	Madhya Pradesh	Alirajpur	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JHABUA	2
89	Madhya Pradesh	Burhanpur	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHANDWA	2
90	Madhya Pradesh	Badwani	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHARGONE	2
91	Madhya Pradesh	Dindori	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDLA	2
92	Madhya Pradesh	Neemuch	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDSAUR	2
93	Madhya Pradesh	Sheopur	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MORENA	2
94	Madhya Pradesh	Mauganj	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	2
95	Madhya Pradesh	Maihar	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA	2
96	Madhya Pradesh	Anuppur	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAHDOL	3
97	Madhya Pradesh	Umariya	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAHDOL	3
98	Madhya Pradesh	Agar Malwa	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAJAPUR	2
99	Madhya Pradesh	Singrauli	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SIDHI	2

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
100	Madhya Pradesh	Niwari	JILLA SAHAKARI KENDRIYA BANK MARYADIT, TIKAMGARH	2
101	Maharashtra	WASHIM	AKOLA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
102	Maharashtra	NANDURBAR	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVEBANK LTD.	2
103	Maharashtra	HINGOLI	PARBHANI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
104	Maharashtra	MUMBAI SUBURBAN	THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
105	Maharashtra	PALGHAR	THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
106	Odisha	Jagatsinghpur	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4
107	Odisha	Jajpur	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4
108	Odisha	Kendrapara	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4
109	Odisha	Dhenkanal	THE ANGUL UNITED CENTRAL CO-OPERATIVE BANK LTD.	2
110	Odisha	Bhadrak	THE BALASORE BHADRAK CENTRAL CO-OPERATIVE BANK LTD.	2
111	Odisha	Nuapada	THE BHAWANIPATNA CENTRAL CO-OPERATIVE BANK LTD.	2
112	Odisha	Subarnpur	THE BOLANGIR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
113	Odisha	Kandhamal	THE BOUDH CO-OPERATIVE CENTRAL BANK LTD.	2
114	Odisha	Malkangiri	THE KORAPUT CENTRAL CO-OPERATIVE BANK LTD.	4
115	Odisha	Nabarangpur	THE KORAPUT CENTRAL CO-OPERATIVE BANK LTD.	4
116	Odisha	Raygada	THE KORAPUT CENTRAL CO-OPERATIVE BANK LTD.	4
117	Odisha	Bargarh	THE SAMBALPUR DIST.CO-OPERATIVE CENTRAL BANK LTD.	4
118	Odisha	Deogarh	THE SAMBALPUR DIST.CO-OPERATIVE CENTRAL BANK LTD.	4
119	Odisha	Jharsuguda	THE SAMBALPUR DIST.CO-OPERATIVE CENTRAL BANK LTD.	4
120	Punjab	Pathankot	THE GURDASPUR CENTRAL CO-OPERATIVE BANK LTD., GURDASPUR	2
121	Punjab	Barnala	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	3
122	Punjab	Malerkotla	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	3
123	Rajasthan	Kekri	AJMER CENTRAL CO-OPERATIVE BANK LTD.	3
124	Rajasthan	GANGAPUR CITY	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	3

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
125	Rajasthan	KARAULI	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	3
126	Rajasthan	SHAHPURA	THE CENTRAL CO-OPERATIVE BANK LTD, BHILWARA	3
127	Rajasthan	KHAIRTHAL-TIJARA	THE ALWAR CENTRAL CO-OPERATIVE BANK LTD.	3
128	Rajasthan	Balotara	THE BARMER CENTRAL CO-OPERATIVE BANK LTD.	2
129	Rajasthan	Deeg	THE BHARATPUR CENTRAL CO-OPERATIVE BANK LTD.	3
130	Rajasthan	Dholpur	THE BHARATPUR CENTRAL CO-OPERATIVE BANK LTD.	3
131	Rajasthan	ANOOPGARH	THE GANGANAGAR KENDRIYA SAHAKARI BANK LTD.	2
132	Rajasthan	DUDU	THE JAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
133	Rajasthan	JAIPUR RURAL	THE JAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
134	Rajasthan	Sanchoe	THE JALORE CENTRAL CO-OPERATIVE BANK LTD.	2
135	Rajasthan	Jodhpur Rural	THE JODHPUR CENTRAL CO-OPERATIVE BANK LTD.	3
136	Rajasthan	Phalodi	THE JODHPUR CENTRAL CO-OPERATIVE BANK LTD.	3
137	Rajasthan	Kuchaman-Deedwana	THE NAGAU CENTRAL CO-OPERATIVE BANK LTD.	2
138	Rajasthan	Rajsamand	THE UDAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
139	Rajasthan	Salumber	THE UDAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
140	Tamil Nadu	Krishnagiri	THE DHARMAPURI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
141	Tamil Nadu	Chengalpattu	THE KANCHEEPURAM CENTRAL CO-OP.BANK LTD.	3
142	Tamil Nadu	Tiruvallur	THE KANCHEEPURAM CENTRAL CO-OP.BANK LTD.	3
143	Tamil Nadu	Mayiladuthurai	THE KUMBAKONAM CENTRAL CO-OP BANK LTD.	4
144	Tamil Nadu	Nagapattinam	THE KUMBAKONAM CENTRAL CO-OP BANK LTD.	4
145	Tamil Nadu	Theni	THE MADURAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
146	Tamil Nadu	Namakkal	THE SALEM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
147	Tamil Nadu	Ariyalur	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	4
148	Tamil Nadu	Karur	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	4
149	Tamil Nadu	Perambalur	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	4

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
150	Tamil Nadu	Tenkasi	THE TIRUNELVELI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
151	Tamil Nadu	Ranipet	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	3
152	Tamil Nadu	Tirupathur	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	3
153	Tamil Nadu	Kallakurichi	THE VILLUPURAM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
154	Telangana	Komaram Bheem Asifabad	THE ADILABAD DISTRICT CO OPERATIVE CENTRAL BANK LTD.	4
155	Telangana	Mancherial	THE ADILABAD DISTRICT CO OPERATIVE CENTRAL BANK LTD.	4
156	Telangana	Nirmal	THE ADILABAD DISTRICT CO OPERATIVE CENTRAL BANK LTD.	4
157	Telangana	Kothagudem	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., KHAMMAM	4
158	Telangana	Sangareddy	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., MEDAK	3
159	Telangana	Janagaon	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., WARANGAL	7
160	Telangana	Medchal – Malkajgiri	THE HYDERABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	4
161	Telangana	Jagityal	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
162	Telangana	Peddapally	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
163	Telangana	Rajanna Sircilla	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
164	Telangana	Jogulamba Gadwal	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
165	Telangana	Nagarkurnool	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
166	Telangana	Narayanpet	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
167	Telangana	Wanaparthy	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
168	Telangana	Suryapet	THE NALGONDA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3
169	Telangana	Yadadri Bhuvanagiri	THE NALGONDA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3
170	Telangana	Kamareddi	THE NIZAMABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2
171	Uttar Pradesh	Kaushambi	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	2
172	Uttar Pradesh	Sravasti	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	2
173	Uttar Pradesh	Chitrakoot	BANDA DISTRICT CO-OPERATIVE BANK LTD.	2
174	Uttar Pradesh	Kushinagar	DEORIA KASIA CO-OPERATIVE BANK LTD.	2

S.No	State/UT	Potential District	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
175	Uttar Pradesh	Bhadohi	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	3
176	Uttar Pradesh	Chandauli	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	3
177	Uttar Pradesh	Kasganj	ETAH DISTRICT CO-OPERATIVE BANK LTD.	2
178	Uttar Pradesh	Auraiya	ETAWAH JILLA SAHKARI BANK LTD.	2
179	Uttar Pradesh	Ambedkar Nagar	FAIZABAD JILLA SAHKARI BANK LTD.	2
180	Uttar Pradesh	Kannauj	FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD.	2
181	Uttar Pradesh	Hapur(Panchasheel nagar)	GHAZIABAD JILLA SAHKARI BANK LTD.	3
182	Uttar Pradesh	Maharajganj	GORAKHPUR JILLA SAHKARI BANK LTD.	2
183	Uttar Pradesh	Mahoba	HAMIRPUR DISTRICT CO-OPERATIVE BANK LTD.	2
184	Uttar Pradesh	Sant Kabeernagar	JILLA SAHKARI BANK LTD., BASTI	2
185	Uttar Pradesh	kanpur Dehat	JILLA SAHKARI BANK LTD., KANPUR	2
186	Uttar Pradesh	Bhagpat	JILLA SAHKARI BANK LTD., MEERUT	2
187	Uttar Pradesh	Sonebhadra	JILLA SAHKARI BANK LTD., MIRZAPUR	2
188	Uttar Pradesh	Amroha	JILLA SAHKARI BANK LTD., MURADABAD	3
189	Uttar Pradesh	sambhal	JILLA SAHKARI BANK LTD., MURADABAD	3
190	Uttar Pradesh	Shamli	MUZAFFARNAGAR DISTRICT CO-OPERATIVE BANK LTD.	2
191	Uttarakhand	Bageshwar	ALMORA ZILLA SAHAKARI BANK LTD.	2
192	Uttarakhand	Rudraprayag	CHAMOLI ZILLA SAHAKARI BANK LTD., CHAMOLI	2
193	Uttarakhand	Champawat	PITHORAGARH ZILA SAHAKARI BANK LTD., PITHORAGARH	2
194	West Bengal	Kalimpong	DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
195	West Bengal	Paschim Bardhaman	THE BURDWAN DISTRICT CENTRAL CO-OPERATIVE BANK LTD	2
196	West Bengal	Alipurduar	THE JALPAIGURI CENTRAL CO-OPERATIVE BANK LTD.	4
197	West Bengal	Coochbehar	THE JALPAIGURI CENTRAL CO-OPERATIVE BANK LTD.	4
198	West Bengal	Jhargram	VIDYASAGAR CENTRAL CO-OPERATIVE BANK LTD.	3

Annexure 7: List of 129 DCCBs to be divided to form 198 DCCBs

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
1.	Andhra Pradesh	THE ANANTPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2
2.	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA	4
3.	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KURNOOL	2
4.	Andhra Pradesh	THE GUNTUR DISTRICT CO-OPERATIVE CENTRAL BANK	3
5.	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VISAKHAPATNAM	3
6.	Andhra Pradesh	THE KRISHNA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3
7.	Bihar	CENTRAL CO-OPERATIVE BANK LTD., ARA	2
8.	Bihar	SASARAM-BHABUA CENTRAL CO-OPERATIVE BANK LTD.	2
9.	Bihar	THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD.	2
10.	Bihar	THE MAGADH CENTRAL CO-OPERATIVE BANK LTD., GAYA	3
11.	Bihar	THE MONGHYR-JAMUI CENTRAL CO-OPERATIVE BANK LTD.	4
12.	Bihar	THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3
13.	Bihar	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD.	2
14.	Chhattisgarh	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6
15.	Chhattisgarh	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURG	3
16.	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5
17.	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7
18.	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6
19.	Chhattisgarh	RAJNANDGAON KENDRIYA SAHAKARI BANK MARYADIT, RAJNANDGAON	4
20.	Gujarat	PANCHMAHALS DISTRICT CO-OPERATIVE BANK LTD.	3
21.	Gujarat	SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK	2
22.	Gujarat	SURAT DISTRICT CO-OPERATIVE BANK LTD.	2

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
23.	Gujarat	THE BARODA CENTRAL CO-OPERATIVE BANK LTD.	3
24.	Gujarat	THE JAMNAGAR DISTRICT CO-OPERATIVE BANK LTD.	3
25.	Gujarat	THE JUNAGADH JILL SAHAKARI BANK LTD.	4
26.	Gujarat	THE KAIRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3
27.	Gujarat	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
28.	Haryana	THE BHIWANI CENTRAL CO-OPERATIVE BANK LTD.	2
29.	Haryana	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.	2
30.	Haryana	THE GURGAON CENTRAL CO-OPERATIVE BANK LTD.	2
31.	Himachal Pradesh	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5
32.	Jammu & Kashmir	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	3
33.	Jammu & Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	4
34.	Jammu & Kashmir	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10
35.	Jharkhand	THE DHANBAD CENTRAL CO-OPERATIVE BANK LTD.	2
36.	Karnataka	THE BELLARY DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2
37.	Karnataka	THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3
38.	Karnataka	THE GULBARGA AND YADGIR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2
39.	Karnataka	THE KARNATAKA CENTRAL CO-OPERATIVE BANK LTD.,(DHARWAD)	3
40.	Karnataka	THE KOLAR AND CHICKABALLAPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2
41.	Karnataka	THE MYSORE AND CHAMARAJNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD.	2
42.	Karnataka	THE RAICHUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
43.	Karnataka	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
44.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, CHHINDWARA	2
45.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GUNA	2
46.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, HOSHANGABAD	2
47.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JABALPUR	2

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
48.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JHABUA	2
49.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHANDWA	2
50.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHARGONE	2
51.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDLA	2
52.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDSAUR	2
53.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MORENA	2
54.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	2
55.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA	2
56.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAHDOL	3
57.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAJAPUR	2
58.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SIDHI	2
59.	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, TIKAMGARH	2
60.	Maharashtra	AKOLA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
61.	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
62.	Maharashtra	PARBHANI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
63.	Maharashtra	THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
64.	Maharashtra	THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
65.	Odisha	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4
66.	Odisha	THE ANGUL UNITED CENTRAL CO-OPERATIVE BANK LTD.	2
67.	Odisha	THE BALASORE BHADRAK CENTRAL CO-OPERATIVE BANK LTD.	2
68.	Odisha	THE BHAWANIPATNA CENTRAL CO-OPERATIVE BANK LTD.	2
69.	Odisha	THE BOLANGIR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
70.	Odisha	THE BOUDH CO-OPERATIVE CENTRAL BANK LTD.	2
71.	Odisha	THE KORAPUT CENTRAL CO-OPERATIVE BANK LTD.	4
72.	Odisha	THE SAMBALPUR DIST.CO-OPERATIVE CENTRAL BANK LTD.	4

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
73.	Punjab	THE GURDASPUR CENTRAL CO-OPERATIVE BANK LTD., GURDASPUR	2
74.	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	3
75.	Rajasthan	AJMER CENTRAL CO-OPERATIVE BANK LTD.	3
76.	Rajasthan	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	3
77.	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD, BHILWARA	3
78.	Rajasthan	THE ALWAR CENTRAL CO-OPERATIVE BANK LTD.	3
79.	Rajasthan	THE BARMER CENTRAL CO-OPERATIVE BANK LTD.	2
80.	Rajasthan	THE BHARATPUR CENTRAL CO-OPERATIVE BANK LTD.	3
81.	Rajasthan	THE GANGANAGAR KENDRIYA SAHAKARI BANK LTD.	2
82.	Rajasthan	THE JAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
83.	Rajasthan	THE JALORE CENTRAL CO-OPERATIVE BANK LTD.	2
84.	Rajasthan	THE JODHPUR CENTRAL CO-OPERATIVE BANK LTD.	3
85.	Rajasthan	THE NAGPUR CENTRAL CO-OPERATIVE BANK LTD.	2
86.	Rajasthan	THE UDAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4
87.	Tamil Nadu	THE DHARMAPURI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
88.	Tamil Nadu	THE KANCHEEPURAM CENTRAL CO-OP.BANK LTD.	3
89.	Tamil Nadu	THE KUMBAKONAM CENTRAL CO-OP BANK LTD.	4
90.	Tamil Nadu	THE MADURAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
91.	Tamil Nadu	THE SALEM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
92.	Tamil Nadu	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	4
93.	Tamil Nadu	THE TIRUNELVELI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
94.	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	3
95.	Tamil Nadu	THE VILLUPURAM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
96.	Telangana	THE ADILABAD DISTRICT CO OPERATIVE CENTRAL BANK LTD.	4
97.	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., KHAMMAM	4

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
98.	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., MEDAK	3
99.	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., WARANGAL	7
100.	Telangana	THE HYDERABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	4
101.	Telangana	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
102.	Telangana	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7
103.	Telangana	THE NALGONDA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3
104.	Telangana	THE NIZAMABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2
105.	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	2
106.	Uttar Pradesh	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	2
107.	Uttar Pradesh	BANDA DISTRICT CO-OPERATIVE BANK LTD.	2
108.	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	2
109.	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	3
110.	Uttar Pradesh	ETAH DISTRICT CO-OPERATIVE BANK LTD.	2
111.	Uttar Pradesh	ETAWAH JILLA SAHKARI BANK LTD.	2
112.	Uttar Pradesh	FAIZABAD JILLA SAHKARI BANK LTD.	2
113.	Uttar Pradesh	FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD.	2
114.	Uttar Pradesh	GHAZIABAD JILLA SAHKARI BANK LTD.	3
115.	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	2
116.	Uttar Pradesh	HAMIRPUR DISTRICT CO-OPERATIVE BANK LTD.	2
117.	Uttar Pradesh	JILLA SAHKARI BANK LTD., BASTI	2
118.	Uttar Pradesh	JILLA SAHKARI BANK LTD., KANPUR	2
119.	Uttar Pradesh	JILLA SAHKARI BANK LTD., MEERUT	2
120.	Uttar Pradesh	JILLA SAHKARI BANK LTD., MIRZAPUR	2
121.	Uttar Pradesh	JILLA SAHKARI BANK LTD., MURADABAD	3
122.	Uttar Pradesh	MUZAFFARNAGAR DISTRICT CO-OPERATIVE BANK LTD.	2

S.No	State/UT	Name of DCCB to be divided	Area of Operation of DCCB (Districts)
123.	Uttarakhand	ALMORA ZILLA SAHAKARI BANK LTD.	2
124.	Uttarakhand	CHAMOLI ZILLA SAHAKARI BANK LTD., CHAMOLI	2
125.	Uttarakhand	PITHORAGARH ZILA SAHAKARI BANK LTD., PITHORAGARH	2
126.	West Bengal	DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2
127.	West Bengal	THE BURDWAN DISTRICT CENTRAL CO-OPERATIVE BANK LTD	2
128.	West Bengal	THE JALPAIGURI CENTRAL CO-OPERATIVE BANK LTD.	4
129.	West Bengal	VIDYASAGAR CENTRAL CO-OPERATIVE BANK LTD.	3

Annexure 8: List of 8 DCCBs that cater to certain blocks/taluk of a single district.

S.No	State	Name of DCCB	Operational Districts	Name of District	No. of DCCBs Operational in the District
1	Odisha	NAYAGARH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Nayagarh	2
2	Odisha	THE ASKA CENTRAL CO-OPERATIVE BANK LTD.	1	Ganjam	2
3	Odisha	THE BANKI CENTRAL CO-OPERATIVE BANK LTD.	1	Cuttack	2
4	Odisha	THE UNITED PURI-NIMAPARA CENTRAL COOPERATIVE BANK LTD.	1	Puri	2
5	West Bengal	BALAGERIA CENTRAL CO-OPERATIVE BANK LTD.	1	Purba Medinipur	4
6	West Bengal	THE DAKSHIN DINAJPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Dakshin Dinajpur	2
7	West Bengal	THE MUGBERIA CENTRAL CO-OPERATIVE BANK LTD.	1	Purba Medinipur	4
8	Gujarat	THE KODINAR TALUKA CO-OPERATIVE BANKING UNION LTD.	1	Gir Somnath	2

Annexure 9: List of 31 DCCBs that cater to more than one district but are not proposed for immediate division

S.No	Name of DCCB	Operating Districts		No. of DCCBs in the District
		No.	Name	
1	THE BERHAMPORE CO-OPERATIVE CENTRAL .BANK LTD.	2	Gajapati	1
			Ganjam	2
2	THE KHURDA CENTRAL CO-OPERATIVE BANK LTD.	3	Khurda	2
			Nayagarh	2
			Puri	2
3	THE CHITTOOR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Chittoor	1
			Tirupati	2
			Annamayya	2
4	THE PRAKASAM DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Prakasam	1
			SPS Nellore	2
			Bapatla	2
5	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	2	Vizianagaram	2
			Parvathipuram Manyam	2
6	THE KADAPA DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2	Y.S.R	1
			Annamayya	2
7	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., ELURU	3	Eluru	2
			West Godavari	1
			East Godavari	2
8	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., SRIKAKULAM	3	Srikakulam	1
			Parvathipuram Manyam	2
			Vizianagaram	2
9	THE NELLORE DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2	SPS Nellore	2
			Tirupati	2
10	THE COIMBATORE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Coimbatore	1
			Tiruppur	2
11	THE ERODE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Erode	1
			Tiruppur	2
12	THE THANJAVUR CENTRAL CO-OPERATIVE BANK LTD.	2	Thanjavur	2
			Thiruvarur	2
13	ALIGARH JILA SAHKARI BANK LTD.	2	Aligarh	1
			Hathras	2
14	JILLA SAHKARI BANK LTD., BULANDSAHAR	2	Bulandshihar	1
			Gauthambuddha Nagar	2
15	JILLA SAHKARI BANK LTD., RAIBAREILLY	2	Amethi	2
			Raibarely	1
16	MATHURA JILLA SAHKARI BANK LTD.	2	Hathras	2
			Mathura	1

S.No	Name of DCCB	Operating Districts		No. of DCCBs in the District
		No.	Name	
17	SULTANPUR JILLA SAHKARI BANK LTD.	2	Amethi	2
			Sultanpur	1
18	RAIGANJ CENTRAL CO-OPERATIVE BANK LTD.	2	Dakshin Dinajpur	2
			Uttar Dinajpur	1
19	TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD.	2	Paschim Medinipur	2
			Purba Medinipur	4
20	CHITTORGARH KENDRIYA SAHAKARI BANK LTD.	2	CHITTORGARH	1
			PRATAPGARH	2
21	JHUNJHUNU KENDRIYA SAHAKARI BANK LTD.	2	Jhunjhunu	1
			Neem Ka Thana	2
22	THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	2	BEAWAR	3
			PALI	1
23	THE SIKAR KENDRIYA SAHAKARI BANK LTD.	2	Neem ka Thana	2
			Sikar	1
24	BANASKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK	2	Banaskantha	1
			Patan	2
25	BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD	3	Amreli	3
			Bhavnagar	2
			Botad	3
26	MEHSANA DISTRICT CENTRAL CO-OPERATIVE BANK	3	Gandhinagar	2
			Mehsana	2
			Patan	2
27	RAJKOT DISTRICT CO-OPERATIVE BANK LTD.	2	Morbi	3
			Rajkot	2
28	THE AHMEDABAD DISTRICT CO-OPERATIVE BANK LTD.	4	Ahmedabad	2
			Botad	3
			Gandhinagar	2
			Mehsana	2
29	THE AMRELI JILL MADHYASTHA SAHAKARI BANK LTD.	2	Amreli	3
			Bhavnagar	2
30	THE BHARUCH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Bharuch	1
			Narmada	2
31	THE SURENDRANAGAR DISTRICT CO-OPERATIVE BANK LTD.	5	Ahmedabad	2
			Botad	3
			Morbi	3
			Rajkot	2
			Surendranagar	1

Annexure 10: List of all 350 DCCBs and Area of Operation

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
1	Andhra Pradesh	THE ANANTPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2	Ananthapuramu	1
				Sri Sathya Sai	1
2	Andhra Pradesh	THE CHITTOOR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Chittoor	1
				Tirupati	2
				Annamayya	2
3	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., ELURU	3	East Godavari	2
				Eluru	2
				West Godavari	1
4	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA	4	Alluri Sitharama Raju	2
				Kakinada	1
				East Godavari	2
				Konaseema	1
5	Andhra Pradesh	THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KURNOOL	2	Kurnool	1
				Nandyal	1
6	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., SRIKAKULAM	3	Vizianagaram	2
				Parvathipuram Manyam	2
				Srikakulam	1
7	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VISAKHAPATNAM	3	Alluri Sitharama Raju	2
				Anakapalli	1
				Visakhapatnam	1
8	Andhra Pradesh	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM	2	Parvathipuram Manyam	2
				Vizianagaram	2
9	Andhra Pradesh	THE GUNTUR DISTRICT CO-OPERATIVE CENTRAL BANK	3	Bapatla	2

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Palnadu	1
				Guntur	1
10	Andhra Pradesh	THE KADAPA DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2	Annamayya	2
				Y.S.R	1
11	Andhra Pradesh	THE KRISHNA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Krishna	1
				Eluru	2
				NTR	1
12	Andhra Pradesh	THE NELLORE DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2	SPS Nellore	2
				Tirupati	2
13	Andhra Pradesh	THE PRAKASAM DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Prakasam	1
				Bapatla	2
				SPS Nellore	2
14	Bihar	CENTRAL CO-OPERATIVE BANK LTD., ARA	2	Bhojpur	1
				Buxar	1
15	Bihar	DISTRICT CENTRAL COOPERATIVE BANK LIMITED, SUPAUL	1	Supaul	1
16	Bihar	SASARAM-BHABUA CENTRAL CO-OPERATIVE BANK LTD.	2	Kaimur	1
				Rohtas	1
17	Bihar	THE AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Aurangabad (BH)	1
18	Bihar	THE BEGUSARAI CENTRAL CO-OPERATIVE BANK LTD.	1	Begusarai	1
19	Bihar	THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD.	2	Banka	1
				Bhagalpur	1
20	Bihar	THE GOPALGANJ CENTRAL CO-OPERATIVE BANK LTD.	1	Gopalganj	1
21	Bihar	THE KATIHAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Katihar	1
22	Bihar	THE KHAGARIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Khagaria	1
23	Bihar	THE MAGADH CENTRAL CO-OPERATIVE BANK LTD., GAYA	3	Arwal	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Gaya	1
				Jehanabad	1
24	Bihar	THE MONGHYR-JAMUI CENTRAL CO-OPERATIVE BANK LTD.	4	Jamui	1
				Lakhisarai	1
				Munger	1
				Sheikhpura	1
25	Bihar	THE MOTIHARI CENTRAL CO-OPERATIVE BANK LTD.	1	Motihari	1
26	Bihar	THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD.	1	Muzaffarpur	1
27	Bihar	THE NALANDA CENTRAL CO-OPERATIVE BANK LTD.	1	Nalanda	1
28	Bihar	THE NATIONAL CENTRAL CO-OPERATIVE BANK LTD., BETTIAH	1	West Champaran	1
29	Bihar	THE NAWADAH CENTRAL CO-OPERATIVE BANK LTD.	1	Nawada	1
30	Bihar	THE PATALIPUTRA CENTRAL CO-OPERATIVE BANK LTD.	1	Patna	1
31	Bihar	THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3	Araria	1
				Kishanganj	1
				Purnea	1
32	Bihar	THE ROHIKA CENTRAL CO-OPERATIVE BANK LTD., MADHUBANI	1	Madhubani	1
33	Bihar	THE SAMASTIPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Samastipur	1
34	Bihar	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD.	2	Sheohar	1
				Sitamarhi	1
35	Bihar	THE SIWAN CENTRAL CO-OPERATIVE BANK LTD., SIWAN	1	Siwan	1
36	Bihar	THE VAISHALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Vaishali	1
37	Chhattisgarh	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BILASPUR	6	Bilaspur	1
				Gaurela -Pendra -Marwahi	1
				Janjgir Champa	1
				Korba	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Mungeli	1
				Sakti	1
38	Chhattisgarh	DISTRICT CENTRAL CO-OPERATIVE BANK LTD., DURG	3	Balod	1
				Bemetera	1
				Durg	1
39	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, AMBIKAPUR	5	Balrampur	1
				Koriya	1
				Manendragarh- chirmiri -bharatpur	1
				Sarguja	1
				Surajpur	1
40	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, JAGDALPUR	7	Bastar	1
				Bijapur	1
				Dantwewada	1
				Kanker	1
				Kondagaon	1
				Narayanpur	1
				Sukma	1
41	Chhattisgarh	JILA SAHAKARI KENDRIYA BANK MARYADIT, RAIPUR	6	Baloda Bazar	1
				Dhamtari	1
				Gariyaband	1
				Mahasamund	1
				Raipur	1
				Sarangarh-Bilaigarh*	1
42	Chhattisgarh	RAJNANDGAON KENDRIYA SAHAKARI BANK MARYADIT, RAJNANDGAON	4	Kabirdham	1
				Khkhairagarh- chhuikhadan -gandai	1

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				Mohla- Manpur -Ambargarh Chowki	1
				Rajnandgaon	1
43	Gujarat	BANASKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK	2	Banaskantha	1
				Patan	2
44	Gujarat	BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD	3	Amreli	3
				Bhavnagar	2
				Botad	3
45	Gujarat	MEHSANA DISTRICT CENTRAL CO-OPERATIVE BANK	3	Gandhinagar	2
				Mehsana	2
				Patan	2
46	Gujarat	PANCHMAHALS DISTRICT CO-OPERATIVE BANK LTD.	3	Dahod	1
				Mahisagar	2
				Panchmahal	1
47	Gujarat	RAJKOT DISTRICT CO-OPERATIVE BANK LTD.	2	Morbi	3
				Rajkot	2
48	Gujarat	SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK	2	Aravalli	1
				Sabarkantha	1
49	Gujarat	SURAT DISTRICT CO-OPERATIVE BANK LTD.	2	Surat	1
				Tapi	1
50	Gujarat	THE AHMEDABAD DISTRICT CO-OPERATIVE BANK LTD.	4	Ahmedabad	2
				Botad	3
				Gandhinagar	2
				Mehsana	2
51	Gujarat	THE AMRELI JILL MADHYASTHA SAHAKARI BANK LTD.	2	Amreli	3
				Bhavnagar	2

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52	Gujarat	THE BARODA CENTRAL CO-OPERATIVE BANK LTD.	3	Chhotaudepur	1
				Narmada	2
				Vadodara	1
53	Gujarat	THE BHARUCH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Bharuch	1
				Narmada	2
54	Gujarat	THE JAMNAGAR DISTRICT CO-OPERATIVE BANK LTD.	3	Dwarka	1
				Jamnagar	1
				Morbi	3
55	Gujarat	THE JUNAGADH JILL SAHAKARI BANK LTD.	4	Amreli	3
				Gir Somnath	2
				Junagadh	1
				Porbandar	1
56	Gujarat	THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK	1	KACHCHH	1
57	Gujarat	THE KAIRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	3	Anand	1
				Kaira	1
				Mahisagar	2
58	Gujarat	THE KODINAR TALUKA CO-OPERATIVE BANKING UNION LTD.	1	Gir Somnath	2
59	Gujarat	THE SURENDRANAGAR DISTRICT CO-OPERATIVE BANK LTD.	5	Ahmedabad	2
				Botad	3
				Morbi	3
				Rajkot	2
				SurenDRanagar	1
60	Gujarat	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3	Dang	1
				Navsari	1
				Valsad	1

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61	Haryana	THE AMBALA CENTRAL CO-OPERATIVE BANK LTD.	1	Ambala	1
62	Haryana	THE BHIWANI CENTRAL CO-OPERATIVE BANK LTD.	2	Bhiwani	1
				Charkhi Dadri	1
63	Haryana	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD.	2	Faridabad	1
				Palwal	1
64	Haryana	THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD.	1	Fatehabad	1
65	Haryana	THE GURGAON CENTRAL CO-OPERATIVE BANK LTD.	2	Gurgaon	1
				Nuh	1
66	Haryana	THE HISSAR CENTRAL CO-OPERATIVE BANK LTD.	1	Hissar	1
67	Haryana	THE JHAJJAR CENTRAL CO-OPERATIVE BANK LTD.	1	Jhajjar	1
68	Haryana	THE JIND CENTRAL CO-OPERATIVE BANK LTD.	1	Jind	1
69	Haryana	THE KAITHAL CENTRAL CO-OPERATIVE BANK LTD.	1	Kaithal	1
70	Haryana	THE KARNAL CENTRAL CO-OPERATIVE BANK LTD.	1	Karnal	1
71	Haryana	THE KURUKSHETRA CENTRAL CO-OPERATIVE BANK LTD.	1	Kurukshetra	1
72	Haryana	THE MAHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD.	1	Mahendragarh	1
73	Haryana	THE PANCHAKULA CENTRAL CO-OPERATIVE BANK LTD.	1	Panchkula	1
74	Haryana	THE PANIPAT CENTRAL CO-OPERATIVE BANK LTD.	1	Panipat	1
75	Haryana	THE REWARI CENTRAL CO-OPERATIVE BANK LTD.	1	Rewari	1
76	Haryana	THE ROHTAK CENTRAL CO-OPERATIVE BANK LTD.	1	Rohtak	1
77	Haryana	THE SIRSA CENTRAL CO-OPERATIVE BANK LTD.	1	Sirsa	1
78	Haryana	THE SONEPAT CENTRAL CO-OPERATIVE BANK LTD.	1	Sonepat	1
79	Haryana	THE YAMUNANAGAR CENTRAL CO-OPERATIVE BANK LTD.	1	Yamunanagar	1
80	Himachal Pradesh	JOGINDRA CENTRAL CO-OPERATIVE BANK LTD.	1	Solan	1
81	Himachal Pradesh	THE KANGRA CENTRAL CO-OPERATIVE BANK LTD.	5	Hamirpur (HP)	1
				Kangra	1

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				Kullu	1
				Lahaul & Spiti	1
				Una	1
82	Jammu & Kashmir	BARAMULLA CENTRAL CO-OPERATIVE BANK LTD.	3	Bandipora	1
				Baramulla	1
				Kupwara	1
83	Jammu & Kashmir	THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD.	4	Anantnag	1
				Kulgam	1
				Pulwama	1
				Sophian	1
84	Jammu & Kashmir	THE JAMMU CENTRAL CO-OPERATIVE BANK LTD.	10	Doda	1
				Jammu	1
				Kathua	1
				Kishtwar	1
				Poonch	1
				Rajouri	1
				Ramban	1
				Reasi	1
				Samba	1
				Udhampur	1
85	Jharkhand	THE DHANBAD CENTRAL CO-OPERATIVE BANK LTD.	2	Bokaro	1
				Dhanbad	1
86	Karnataka	BAGALKOT DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Bagalkot	1
87	Karnataka	MANDYA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Mandya	1
88	Karnataka	THE BELAGAVI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Belagavi	1

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89	Karnataka	THE BELLARY DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2	Bellary	1
				Vijayanagar	1
90	Karnataka	THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LTD	3	Bengaluru Rural	1
				Bengaluru Urban	1
				Ramanagar	1
91	Karnataka	THE CHIKMAGALUR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Chikmagalur	1
92	Karnataka	THE CHITRADURGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Chitradurga	1
93	Karnataka	THE DAWANGERE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Davangere	1
94	Karnataka	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., BIDAR	1	Bidar	1
95	Karnataka	THE GULBARGA AND YADGIR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2	Gulbarga	1
				Yadgir	1
96	Karnataka	THE HASSAN DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Hassan	1
97	Karnataka	THE KANARA DISTRICT CENTRAL CO- OPERATIVE BANK LTD.	1	North Kanara	1
98	Karnataka	THE KARNATAKA CENTRAL CO-OPERATIVE BANK LTD.,(DHARWAD)	3	Dharwad	1
				Gadag	1
				Haveri	1
99	Karnataka	THE KODAGU DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Kodagu	1
100	Karnataka	THE KOLAR AND CHICKABALLAPUR DISTRICT CO OPERATIVE CENTRAL BANK LTD.	2	Chickballapur	1
				Kolar	1
101	Karnataka	THE MYSORE AND CHAMARAJNAGAR DISTRICT COOPERATIVE CENTRAL BANK LTD.	2	Chamrajnagar	1
				Mysore	1
102	Karnataka	THE RAICHUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Koppal	1
				Raichur	1
103	Karnataka	THE SHIMOGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	1	Shimoga	1
104	Karnataka	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	South Canara	1

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				Udupi	1
105	Karnataka	THE TUMKUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Tumkur	1
106	Karnataka	THE VIJAYAPURA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Vijayapur	1
107	Madhya Pradesh	BHOPAL CO-OPERATIVE CENTRAL BANK LTD., BHOPAL	1	Bhopal	1
108	Madhya Pradesh	INDORE PREMIER CO-OPERATIVE BANK LIMITED, INDORE	1	Indore	1
109	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BALAGHAT	1	Balaghat	1
110	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BETUL	1	Betul	1
111	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND	1	Bhind	1
112	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, CHATTARPUR	1	Chattarpur	1
113	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, CHHINDWARA	2	Chhindwara	1
				Pandhurna	1
114	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DAMOH	1	Damoh	1
115	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA	1	Datia	1
116	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DEWAS	1	Dewas	1
117	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, DHAR	1	Dhar	1
118	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GUNA	2	Ashoknagar	1
				Guna	1
119	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, GWALIOR	1	Gwalior	1
120	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, HOSHANGABAD	2	Harda	1
				Hoshangabad	1
121	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JABALPUR	2	Jabalpur	1
				Katni	1
122	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, JHABUA	2	Alirajpur	1
				Jhabua	1
123	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHANDWA	2	Burhanpur	1

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				Khandwa	1
124	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, KHARGONE	2	Badwani	1
				Khargone	1
125	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDLA	2	Dindori	1
				Mandla	1
126	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MANDSAUR	2	Mandsaur	1
				Neemuch	1
127	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, MORENA	2	Morena	1
				Sheopur	1
128	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, NARSINGHPUR	1	Narsinghpur	1
129	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, PANNA	1	PANNA	1
130	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAISEN	1	Raisen	1
131	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAJGARH	1	Rajgarh	1
132	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, RATLAM	1	Ratlam	1
133	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA	2	Mauganj	1
				Rewa	1
134	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SAGAR	1	Sagar	1
135	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA	2	Maihar	1
				Satna	1
136	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SEHORE	1	Sehore	1
137	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SEONI	1	Seoni	1
138	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAHDOL	3	Anuppur	1
				Shahdol	1
				Umaria	1
139	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHAJAPUR	2	Agar Malwa	1

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				Shajapur	1
140	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SHIVPURI	1	Shivpuri	1
141	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, SIDHI	2	Sidhi	1
				Singrauli	1
142	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, TIKAMGARH	2	Niwari	1
				Tikamgarh	1
143	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, UJJAIN	1	Ujjain	1
144	Madhya Pradesh	JILLA SAHAKARI KENDRIYA BANK MARYADIT, VIDISHA	1	Vidisha	1
145	Maharashtra	AKOLA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	AKOLA	1
				WASHIM	1
146	Maharashtra	AMRAWATI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	AMRAWATI	1
147	Maharashtra	AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	AURANGABAD (MH)	1
148	Maharashtra	BEED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	BEED	1
149	Maharashtra	BHANDARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	BHANDARA	1
150	Maharashtra	BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	BULDHANA	1
151	Maharashtra	CHANDRAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	CHANDRAPUR	1
152	Maharashtra	DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVEBANK LTD.	2	DHULE	1
				NANDURBAR	1
153	Maharashtra	GADCHIROLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	GADCHIROLI	1
154	Maharashtra	JALNA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	JALNA	1
155	Maharashtra	KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	KOLHAPUR	1
156	Maharashtra	LATUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	LATUR	1
157	Maharashtra	NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	NAGPUR	1
158	Maharashtra	NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	NASIK	1
159	Maharashtra	OSMANABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	OSMANABAD	1

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160	Maharashtra	PARBHANI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	HINGOLI	1
				PARBHANI	1
161	Maharashtra	PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	PUNE	1
162	Maharashtra	RAIGAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	RAIGAD	1
163	Maharashtra	RATNAGIRI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	RATNAGIRI	1
164	Maharashtra	SANGLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	SANGLI	1
165	Maharashtra	SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	SINDHUDURG	1
166	Maharashtra	SOLAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	SOLAPUR	1
167	Maharashtra	THE AHMEDNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	AHMEDNAGAR	1
168	Maharashtra	THE GONDIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	GONDIA	1
169	Maharashtra	THE JALGAON DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	JALGAON	1
170	Maharashtra	THE MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	MUMBAI	1
				MUMBAI SUBURBAN	1
171	Maharashtra	THE NANDED DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	NANDED	1
172	Maharashtra	THE SATARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	SATARA	1
173	Maharashtra	THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	PALGHAR	1
				THANE	1
174	Maharashtra	WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	WARDHA	1
175	Maharashtra	YAVATMAL DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	YAVATMAL	1
176	Odisha	CUTTACK CENTRAL CO-OPERATIVE BANK LTD.	4	Cuttack	2
				Jagatsinghpur	1
				Jajpur	1
				Kendrapara	1
177	Odisha	KEONJHAR CENTRAL CO-OPERATIVE BANK LTD.	1	Keonjhar	1
178	Odisha	NAYAGARH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Nayagarh	2

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179	Odisha	THE ANGUL UNITED CENTRAL CO-OPERATIVE BANK LTD.	2	Angul	1
				Dhenkanal	1
180	Odisha	THE ASKA CENTRAL CO-OPERATIVE BANK LTD.	1	Ganjam	2
181	Odisha	THE BALASORE BHADRAK CENTRAL CO-OPERATIVE BANK LTD.	2	Balasore	1
				Bhadrak	1
182	Odisha	THE BANKI CENTRAL CO-OPERATIVE BANK LTD.	1	Cuttack	2
183	Odisha	THE BERHAMPORE CO-OPERATIVE CENTRAL .BANK LTD.	2	Gajapati	1
				Ganjam	2
184	Odisha	THE BHAWANIPATNA CENTRAL CO-OPERATIVE BANK LTD.	2	Kalahandi	1
				Nuapada	1
185	Odisha	THE BOLANGIR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Bolangir	1
				Subarnpur	1
186	Odisha	THE BOUDH CO-OPERATIVE CENTRAL BANK LTD.	2	Boudh	1
				Kandhamal	1
187	Odisha	THE KHURDA CENTRAL CO-OPERATIVE BANK LTD.	3	Khurda	1
				Nayagarh	2
				Puri	2
188	Odisha	THE KORAPUT CENTRAL CO-OPERATIVE BANK LTD.	4	koraput	1
				Malkangiri	1
				Nabarangpur	1
				Raygada	1
189	Odisha	THE MAYURBHANJ DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Mayurbhanj	1
190	Odisha	THE SAMBALPUR DIST.CO-OPERATIVE CENTRAL BANK LTD.	4	Bargarh	1
				Deogarh	1
				Sambalpur	1

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				Jharsuguda	1
191	Odisha	THE SUNDARGARH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Sundergarh	1
192	Odisha	THE UNITED PURI-NIMAPARA CENTRAL COOPERATIVE BANK LTD.	1	Puri	1
193	Punjab	THE AMRITSAR CENTRAL CO-OPERATIVE BANK LTD., AMRITSAR	1	Amritsar	1
194	Punjab	THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA	1	Bathinda	1
195	Punjab	THE FARIDKOT CENTRAL CO-OPERATIVE BANK LTD., FARIDKOT	1	Faridkot	1
196	Punjab	THE FATEHGARH SAHIB CENTRAL CO-OPERATIVE BANK LTD., SIRHIND	1	Fatehgarh Sahib	1
197	Punjab	THE FAZILKA CENTRAL CO-OPERATIVE BANK LTD., FAZILKA	1	Fazilka	1
198	Punjab	THE FEROZEPUR CENTRAL CO-OPERATIVE BANK LTD., FEROZEPUR	1	Ferozepur	1
199	Punjab	THE GURDASPUR CENTRAL CO-OPERATIVE BANK LTD., GURDASPUR	2	Gurdaspur	1
				Pathankot	1
200	Punjab	THE HOSHIARPUR CENTRAL CO-OPERATIVE BANK LTD., HOSHIARPUR	1	Hoshiarpur	1
201	Punjab	THE JALANDHAR CENTRAL CO-OPERATIVE BANK LTD., JALANDHAR	1	Jalandhar	1
202	Punjab	THE KAPURTHALA CENTRAL CO-OPERATIVE BANK LTD., KAPURTHALA	1	Kapurthala	1
203	Punjab	THE LUDHIANA CENTRAL CO-OPERATIVE BANK LTD., LUDHIANA	1	Ludhiana	1
204	Punjab	THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA	1	Mansa	1
205	Punjab	THE MOGA CENTRAL CO-OPERATIVE BANK LTD., MOGA	1	Moga	1
206	Punjab	THE MUKTSAR CENTRAL CO-OPERATIVE BANK LTD., MUKTSAR	1	Shri Muktsar Sahib	1
207	Punjab	THE NAWANSHAHR CENTRAL CO-OPERATIVE BANK LTD., NAWANSHAHR	1	Shaheed Bhagat Singh Nagar	1
208	Punjab	THE PATIALA CENTRAL CO-OPERATIVE BANK LTD., PATIALA	1	Patiala	1
209	Punjab	THE ROPAR CENTRAL CO-OPERATIVE BANK LTD., ROPAR	1	Roopnagar	1
210	Punjab	THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR	3	Barnala	1
				Malerkotla	1
				Sangrur	1
211	Punjab	THE SAS NAGAR CENTRAL CO-OP. BANK LTD., SAS NAGAR	1	Sahibzada Ajit Singh Nagar	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
212	Punjab	THE TARAN TARAN CENTRAL CO-OPERATIVE BANK LTD., TARAN TARAN	1	Tarn Taran	1
207	Rajasthan	AJMER CENTRAL CO-OPERATIVE BANK LTD.	3	Ajmer	1
				BEAWAR	3
				Kekri	1
208	Rajasthan	BARAN KENDRIYA SAHAKARI BANK LTD.	1	Baran	1
209	Rajasthan	CHITTORGARH KENDRIYA SAHAKARI BANK LTD.	2	CHITTORGARH	1
				Pratapgarh (RJ)	2
210	Rajasthan	DAUSA KENDRIYA SAHAKARI BANK LTD.	1	Dausa	1
211	Rajasthan	HANUMANGARH KENDRIYA SAHAKARI BANK LTD.	1	Hanumangarh	1
218	Rajasthan	JHUNJHUNU KENDRIYA SAHAKARI BANK LTD.	2	Jhunjhunu	1
				Neem Ka Thana	2
219	Rajasthan	SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD.	3	GANGAPUR CITY	1
				KARAU LI	1
				SAWAI MADHOPUR	1
220	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD, BHILWARA	3	BEAWAR	3
				BHILWARA	1
				SHAH PURA	1
221	Rajasthan	THE ALWAR CENTRAL CO-OPERATIVE BANK LTD.	3	ALWAR	1
				KHAIRTHAL-TIJARA	1
				KOTPUTLI-BEHROR	2
222	Rajasthan	THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD.	1	BANSWARA	1
223	Rajasthan	THE BARMER CENTRAL CO-OPERATIVE BANK LTD.	2	Balotara	1
				Barmer	1
224	Rajasthan	THE BHARATPUR CENTRAL CO-OPERATIVE BANK LTD.	3	Bharatpur	1
				Deeg	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Dholpur	1
225	Rajasthan	THE BUNDI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Bundi	1
226	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., BIKANER	1	BIKANER	1
227	Rajasthan	THE CENTRAL CO-OPERATIVE BANK LTD., TONK	1	Tonk	1
228	Rajasthan	THE CHURU CENTRAL CO-OPERATIVE BANK LTD.	1	Churu	1
229	Rajasthan	THE DUNGARPUR CENTRAL CO-OPERATIVE BANK LTD.	1	Dungarpur	1
230	Rajasthan	THE GANGANAGAR KENDRIYA SAHAKARI BANK LTD.	2	ANOOPGARH	1
				SRIGANGANAGAR	1
231	Rajasthan	THE JAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4	DUDU	1
				JAIPUR CITY	1
				JAIPUR RURAL	1
				KOTPUTLI-BEHROR	2
232	Rajasthan	THE JAISALMER CENTRAL CO-OPERATIVE BANK LTD.	1	Jaisalmer	1
233	Rajasthan	THE JALORE CENTRAL CO-OPERATIVE BANK LTD.	2	Jalore	1
				Sanchoe	1
234	Rajasthan	THE JHALAWAR KENDRIYA SAHAKARI BANK LTD.	1	Jhalawar	1
235	Rajasthan	THE JODHPUR CENTRAL CO-OPERATIVE BANK LTD.	3	Jodhpur Rural	1
				Jodhpur Urban	1
				Phalodi	1
236	Rajasthan	THE KOTA CENTRAL CO-OPERATIVE BANK LTD.	1	Kota	1
237	Rajasthan	THE NAGOUR CENTRAL CO-OPERATIVE BANK LTD.	2	Kuchaman-Deedwana	1
				Nagaur	1
238	Rajasthan	THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	2	BEAWARE	3
				PALI	1
239	Rajasthan	THE SIKAR KENDRIYA SAHAKARI BANK LTD.	2	Neem ka Thana	2

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Sikar	1
240	Rajasthan	THE SIROHI CENTRAL CO-OPERATIVE BANK LTD.	1	Sirohi	1
241	Rajasthan	THE UDAIPUR CENTRAL CO-OPERATIVE BANK LTD.	4	Pratapgarh (RJ)	2
				Rajsamand	1
				Salumber	1
				Udaipur	1
242	Tamil Nadu	CHENNAI CENTRAL CO-OPERATIVE BANK LTD.	1	Chennai	1
243	Tamil Nadu	DINDIGUL CENTRAL CO-OPERATIVE BANK LTD.	1	Dindigul	1
244	Tamil Nadu	THE COIMBATORE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Coimbatore	1
				Tiruppur	2
245	Tamil Nadu	THE CUDDALORE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Cuddalore	1
246	Tamil Nadu	THE DHARMAPURI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Dharmapuri	1
				Krishnagiri	1
247	Tamil Nadu	THE ERODE DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Erode	1
				Tiruppur	2
248	Tamil Nadu	THE KANCHEEPURAM CENTRAL CO-OP.BANK LTD.	3	Chengalpattu	1
				Kancheepuram	1
				Tiruvallur	1
249	Tamil Nadu	THE KANYAKUMARI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Kanyakumari	1
250	Tamil Nadu	THE KUMBAKONAM CENTRAL CO-OP BANK LTD.	4	Mayiladuthurai	1
				Nagapattinam	1
				Thanjavur	2
				Thiruvarur	2
251	Tamil Nadu	THE MADURAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Madurai	1
				Theni	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
252	Tamil Nadu	THE NILGIRIS DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Nilgiris	1
253	Tamil Nadu	THE PUDUKOTTAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Pudukkottai	1
254	Tamil Nadu	THE RAMANATHAPURAM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Ramanathapuram	1
255	Tamil Nadu	THE SALEM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Namakkal	1
				Salem	1
256	Tamil Nadu	THE SIVGANGAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Sivagangai	1
257	Tamil Nadu	THE THANJAVUR CENTRAL CO-OPERATIVE BANK LTD.	2	Thanjavur	2
				Thiruvarur	2
258	Tamil Nadu	THE TIRUCHIRAPALLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	4	Ariyalur	1
				Karur	1
				Perambalur	1
				Tiruchirappalli	1
259	Tamil Nadu	THE TIRUNELVELI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Tenkasi	1
				Tirunelveli	1
260	Tamil Nadu	THE TIRUVANNAMALAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Tiruvannamalai	1
261	Tamil Nadu	THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD.	3	Ranipet	1
				Tirupathur	1
				Vellore	1
262	Tamil Nadu	THE VILLUPURAM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Kallakurichi	1
				Villupuram	1
263	Tamil Nadu	THE VIRUDHUNAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Virudhunagar	1
264	Tamil Nadu	THOOTHUKUDI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Thoothukudi	1
265	Telangana	THE ADILABAD DISTRICT CO OPERATIVE CENTRAL BANK LTD.	4	Adilabad	1
				Komaram Bheem Asifabad	1
				Mancheria	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Nirmal	1
266	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., KHAMMAM	4	Khammam	1
				Kothagudem	1
				MAHABUBABAD	2
				MULUGU	2
267	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., MEDAK	3	Medak	1
				Sangareddy	1
				Siddipet	3
268	Telangana	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., WARANGAL	7	Bhupalapally	2
				Hanamkoda	2
				Janagaon	1
				mahabubabad	2
				Mulugu	2
				Siddipet	3
				Warangal	1
269	Telangana	THE HYDERABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	4	Hyderabad	1
				Medchal – Malkajgiri	1
				Rangareddy	2
				Vikarabad	2
270	Telangana	THE KARIMNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7	Bhupalapally	2
				Hanamkoda	2
				Jagityal	1
				Karimnagar	1
				Peddapally	1
				Rajanna Sircilla	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Siddipet	3
271	Telangana	THE MAHBUBNAGAR DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	7	Jogulamba Gadwal	1
				Mahabubnagar	1
				Nagarkurnool	1
				Narayanpet	1
				Rangareddy	2
				VIKARABAD	2
				Wanaparthy	1
272	Telangana	THE NALGONDA DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	3	Nalgonda	1
				Suryapet	1
				Yadadri Bhuvanagiri	1
273	Telangana	THE NIZAMABAD DISTRICT CO-OPERATIVE CENTRAL BANK LTD.	2	Kamareddi	1
				Nizamabad	1
274	Uttar Pradesh	AGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Agra	1
275	Uttar Pradesh	ALIGARH JILA SAHKARI BANK LTD.	2	Aligarh	1
				Hathras	2
276	Uttar Pradesh	ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD.	2	Allahabad	1
				Kaushambi	1
277	Uttar Pradesh	BAHRICH DISTRICT CO-OPERATIVE BANK LTD.	2	Bahraich	1
				Sravasti	1
278	Uttar Pradesh	BANDA DISTRICT CO-OPERATIVE BANK LTD.	2	Banda	1
				Chitrakoot	1
279	Uttar Pradesh	BIJNOR JILLA SAHKARI BANK LTD.	1	Bijnor	1
280	Uttar Pradesh	BUDAUN JILLA SAHKARI BANK LTD.	1	Baudaun	1
281	Uttar Pradesh	DEORIA KASIA CO-OPERATIVE BANK LTD.	2	Deoria	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Kushinagar	1
282	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., SAHARANPUR	1	Saharanpur	1
283	Uttar Pradesh	DISTRICT CO-OPERATIVE BANK LTD., VARANASI	3	Bhadohi	1
				Chandauli	1
				Varanasi	1
284	Uttar Pradesh	ETAH DISTRICT CO-OPERATIVE BANK LTD.	2	Etah	1
				Kasganj	1
285	Uttar Pradesh	ETAWAH JILLA SAHKARI BANK LTD.	2	Auraiya	1
				Etawah	1
286	Uttar Pradesh	FAIZABAD JILLA SAHKARI BANK LTD.	2	Ambedkar Nagar	1
				Faizabad	1
287	Uttar Pradesh	FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD.	2	Farrukhabad	1
				Kannauj	1
288	Uttar Pradesh	FATEHPUR DISTRICT CO-OPERATIVE BANK LTD.	1	Fatehpur	1
289	Uttar Pradesh	FIROZABAD JILLA SAHKARI BANK LTD.	1	Firozabad	1
290	Uttar Pradesh	GHAZIABAD JILLA SAHKARI BANK LTD.	3	Gauthambuddha Nagar	2
				Ghaziabad	1
				Hapur(Panchasheel nagar)	1
291	Uttar Pradesh	GORAKHPUR JILLA SAHKARI BANK LTD.	2	Gorakhpur	1
				Maharajganj	1
292	Uttar Pradesh	HAMIRPUR DISTRICT CO-OPERATIVE BANK LTD.	2	hamirpur	1
				Mahoba	1
293	Uttar Pradesh	HARDOI JILLA SAHKARI BANK LTD.	1	Hardoi	1
294	Uttar Pradesh	JALAUN DISTRICT CO-OPERATIVE BANK LTD.	1	jalaun	1
295	Uttar Pradesh	JILA SAHAKARI BANK LTD., MAU	1	Mau	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
296	Uttar Pradesh	JILLA SAHAKARI BANK LTD., AZAMGARH	1	Azamgarh	1
297	Uttar Pradesh	JILLA SAHAKARI BANK LTD., GHAZIPUR	1	Ghazipur	1
298	Uttar Pradesh	JILLA SAHKARI BANK LTD., BARABANKI	1	Barabanki	1
299	Uttar Pradesh	JILLA SAHKARI BANK LTD., BALLIA	1	Ballia	1
300	Uttar Pradesh	JILLA SAHKARI BANK LTD., BAREILLY	1	Bareilly	1
301	Uttar Pradesh	JILLA SAHKARI BANK LTD., BASTI	2	Basti	1
				Sant Kabeernagar	1
302	Uttar Pradesh	JILLA SAHKARI BANK LTD., BULANDSAHAR	2	Bulandshehar	1
				Gauthambuddha Nagar	2
303	Uttar Pradesh	JILLA SAHKARI BANK LTD., JAUNPUR	1	Jaunpur	1
304	Uttar Pradesh	JILLA SAHKARI BANK LTD., JHANSI	1	Jhansi	1
305	Uttar Pradesh	JILLA SAHKARI BANK LTD., KANPUR	2	kanpur Dehat	1
				Kanpur Nagar	1
306	Uttar Pradesh	JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI	1	Lakhimpur-Khiri	1
307	Uttar Pradesh	JILLA SAHKARI BANK LTD., LALITPUR	1	Lalitpur	1
308	Uttar Pradesh	JILLA SAHKARI BANK LTD., LUCKNOW.	1	Lucknow	1
309	Uttar Pradesh	JILLA SAHKARI BANK LTD., MEERUT	2	Bhagpat	1
				Meerut	1
310	Uttar Pradesh	JILLA SAHKARI BANK LTD., MIRZAPUR	2	Mirzapur	1
				Sonebhadra	1
311	Uttar Pradesh	JILLA SAHKARI BANK LTD., MURADABAD	3	Amroha	1
				Muradabad	1
				sambhal	1
312	Uttar Pradesh	JILLA SAHKARI BANK LTD., PRATAPGARH	1	Pratapgarh (UP)	1
313	Uttar Pradesh	JILLA SAHKARI BANK LTD., RAIBAREILLY	2	Amethi	2

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
				Raibarely	1
314	Uttar Pradesh	JILLA SAHKARI BANK LTD., SHAHJAHANPUR	1	Shahjahanpur	1
315	Uttar Pradesh	JILLA SAHKARI BANK LTD., SIDHARTHANAGAR	1	Sidharth Nagar	1
316	Uttar Pradesh	JILLA SAHKARI BANK LTD., SITAPUR	1	Sitapur	1
317	Uttar Pradesh	JILLA SAHKARI BANK LTD., UNNAO	1	Unnao	1
318	Uttar Pradesh	MAINPURI JILLA SAHKARI BANK LTD.	1	Mainpuri	1
319	Uttar Pradesh	MATHURA JILLA SAHKARI BANK LTD.	2	Hathras	2
				Mathura	1
320	Uttar Pradesh	MUZAFFARNAGAR DISTRICT CO-OPERATIVE BANK LTD.	2	Muzaffarnagar	1
				Shamli	1
321	Uttar Pradesh	PILIBHIT JILLA SAHKARI BANK LTD.	1	Pilbhit	1
322	Uttar Pradesh	RAMPUR JILLA SAHKARI BANK LTD.	1	Rampur	1
323	Uttar Pradesh	SULTANPUR JILLA SAHKARI BANK LTD.	2	Amethi	2
				Sultanpur	1
324	Uttarakhand	ALMORA ZILLA SAHAKARI BANK LTD.	2	Almora	1
				Bageshwar	1
325	Uttarakhand	CHAMOLI ZILLA SAHAKARI BANK LTD., CHAMOLI	2	Chamoli	1
				Rudraprayag	1
326	Uttarakhand	DISTRICT COOPERATIVE BANK LTD., DEHRADUN	1	Dehradun	1
327	Uttarakhand	NAINITAL DISTRICT CO-OPERATIVE BANK LTD., HALDWANI	1	Nainital	1
328	Uttarakhand	PITHORAGARH ZILA SAHAKARI BANK LTD., PITHORAGARH	2	Champawat	1
				Pithoragarh	1
329	Uttarakhand	TEHRI GARHWAL ZILA SAHKARI BANK LTD., TEHRI	1	Tehri Garhwal	1
330	Uttarakhand	THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI	1	Uttarkashi	1
331	Uttarakhand	UDHAMSINGHNAGAR DISTRICT COOPERATIVE BANK LTD., RUDRAPUR	1	Udham Singh Nagar	1

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
332	Uttarakhand	ZILA SAHKARI BANK LTD., GARHWAL (KOTDWAR)	1	Pauri Garhwal	1
333	Uttarakhand	ZILA SAHKARI BANK LTD., HARIDWAR	1	Haridwar	1
334	West Bengal	BALAGERIA CENTRAL CO-OPERATIVE BANK LTD.	1	Purba Medinipur	4
335	West Bengal	BANKURA DIST CENTRAL CO-OPERATIVE BANK LTD.	1	Bankura	1
336	West Bengal	BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Birbhum	1
337	West Bengal	DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	2	Darjeeling	2
				Kalimpong	1
338	West Bengal	HOOGHLY DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Hooghly	1
339	West Bengal	HOWRAH DISTRICT CENTRAL CO-OPERATIVE BANK LTD	1	Howrah	1
340	West Bengal	MALDA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Malda	1
341	West Bengal	MURSHIDABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	1	Murshidabad	1
342	West Bengal	NADIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Nadia	1
343	West Bengal	PURULIA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	1	Purulia	1
344	West Bengal	RAIGANJ CENTRAL CO-OPERATIVE BANK LTD.	2	Dakshin Dinajpur	2
				Uttar Dinajpur	1
345	West Bengal	TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD.	2	Paschim Medinipur	2
				Purba Medinipur	4
346	West Bengal	THE BURDWAN DISTRICT CENTRAL CO-OPERATIVE BANK LTD	2	Paschim Bardhaman	1
				Purba Bardhaman	1
347	West Bengal	THE DAKSHIN DINAJPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	1	Dakshin Dinajpur	2
348	West Bengal	THE JALPAIGURI CENTRAL CO-OPERATIVE BANK LTD.	4	Alipurduar	1
				Coochbehar	1
				Darjeeling	2
				Jalpaiguri	1
349	West Bengal	THE MUGBERIA CENTRAL CO-OPERATIVE BANK LTD.	1	Purba Medinipur	4

S.N	State/UT	Name of DCCB	No. of Districts	District	No. of DCCBs in the District
350	West Bengal	VIDYASAGAR CENTRAL CO-OPERATIVE BANK LTD.	3	Jhargram	1
				Paschim Medinipur	2
				Purba Medinipur	4

Annexure 11: Viability Analysis – Projection

a) Projection of Assets & Liabilities

Sr. No.	Particulars	Residual and new DCCBs Projections										
		31.03.	1st Year		2nd Year		3rd Year		4th Year		5th Year	
		Parent DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB
Liabilities												
1	Share Capital											
2	Reserves & Prov											
3	Deposits											
4	Borrowings											
5	Other Liabilities											
6	Profit											
Total												
Assets												
1	Cash & Bank Bal.											
2	Investments											
3	Loans & Advances											
4	Interest Receivables											
5	Other Assets											
6	Loss											
Total												

b) Projection of Income & Expenditure

Sr. No.	Particulars	Residual and new DCCBs Projections										
		31.03.	1st Year		2nd Year		3rd Year		4th Year		5th Year	
		Parent DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB	Residual DCCB	New DCCB
Expenditure												
1	Int. paid on deposit											
2	Int. paid on borrowings											
3	Salaries & Allowances											
4	Others											
5	Provisions											
6	Profits/ Income over Expenditure											
Total												
Income												
1	Int. on loans & Advances											
2	Interest on investments											
3	Others (Misc)											
4	Loss/ Expenditure over Income											
Total												