



अनन्ता गोपाल दास  
मुख्य महाप्रबंधक  
**Ananta Gopal Das**  
Chief General Manager

पेंशन निधि विनियामक और  
विकास प्राधिकरण  
बी-14/ए. इंद मंजिल, छत्रपति शिवाजी भवन  
कुतुब इस्टीट्यूशनल एरिया, कटवारिया सराय,  
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**PENSION FUND REGULATORY  
AND DEVELOPMENT AUTHORITY**  
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### Circular

**PFRDA 3/APY/9**

**Date: 15-12-2016**

To,

**All APY Service Providers/SLBC\*  
(Banks and DOP)**

### **Persistency and Zero Balance Accounts in Atal Pension Yojana (APY)**

APY is a bank led Social Security Scheme of Government of India which provide pension to the citizens of the country once they reach 60 years. Under APY, subscribers can opt for pension between Rs.1000 to 5000.

2. PFRDA constantly engages with all the APY- Service Providers for collecting the contribution at regular intervals as per the frequency chosen by the subscribers.
3. It is imperative that the subscribers joining into the scheme should regularly contribute to APY through their saving bank account. The subscribers can deposit the missing contribution if any, by paying penalty of Rs.1 per 100 for each month of default.
4. PFRDA is circulating reports on persistency and zero balance APY accounts on periodical basis with all APY Service Providers. The latest reports generated by CRA-NSDL on Persistency (Annexure A) and Zero balance APY accounts (Annexure B) are provided.
5. All APY service providers are advised to take effective steps to address the issue of persistency and zero balance APY accounts. APY Service Providers are advised to inform PFRDA about the steps taken and also progress made in improving the persistence and also containing zero balance APY accounts to Mr. Rupam Nath at [rupam.nath@pfrda.org.in](mailto:rupam.nath@pfrda.org.in)

With Regards,

(A.G Das)

**Chief General Manager**

\*SLBC Convener banks are requested to circulate to DLBC who in turn may issue to BLBC.

APY Persistency Tracker for Major Banks											
			Report as on 19-09-16			Report as on 31-10-16			Report as on 30-11-16		
S.no	Bank Name	Total Subscriber till 30-06-16	Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of persistency
1	ALLAHABAD BANK	62227	30083	8571	48.34%	33,908	8469	54.49%	38,922	8189	62.55%
2	ANDHRA BANK	194573	107760	6605	55.38%	1,04,452	6514	53.68%	1,23,117	6902	63.28%
3	Axis Bank	44685	32468	2	72.66%	35,172	2	78.71%	35,504	2	79.45%
4	BANK OF BARODA	178135	114680	10	64.38%	1,40,741	10	79.01%	1,39,671	23	78.41%
5	BANK OF INDIA	128875	40124	5157	31.13%	91,816	4987	71.24%	88,224	8173	68.46%
6	BANK OF MAHARASHTRA	46300	22867	2883	49.39%	33,798	2836	73.00%	33,746	2965	72.89%
7	BHARTIYA MAHILA BANK LTD	4043	2161	0	53.45%	2,648	0	65.50%	2,603	1	64.38%
8	CANARA BANK	72327	42958	0	59.39%	55,350	0	76.53%	53,825	0	74.42%
9	CENTRAL BANK OF INDIA CORPORATION BANK	60148	101	1761	0.17%	42,427	1690	70.54%	41,542	1675	69.07%
10	CORPORATION BANK	20920	14076	745	67.28%	16,681	1347	79.74%	16,554	3964	79.13%
11	DENA BANK	34556	21679	284	62.74%	26,543	277	76.81%	26,315	561	76.15%
12	HDFC BANK LTD	104992	77185	10258	73.52%	83,503	10079	79.53%	79,098	10306	75.34%
13	ICICI BANK LIMITED	71742	10753	6704	14.99%	44,724	6186	62.34%	44,472	6059	61.99%
14	IDBI BANK LTD	41576	27423	1169	65.96%	33,838	1146	81.39%	33,982	1413	81.73%
15	INDIAN BANK	105402	46877	0	44.47%	79,190	0	75.13%	79,493	0	75.42%
16	INDIAN OVERSEAS BANK	27671	20788	776	75.13%	22,125	748	79.96%	22,024	2495	79.59%
17	ORIENTAL BANK OF COMMERCE	35532	179	164	0.50%	25,807	164	72.63%	25,750	201	72.47%
18	PUNJAB AND SIND BANK	26024	0	30	0.00%	14,898	30	57.25%	14,108	32	54.21%
19	PUNJAB NATIONAL BANK	199745	118737	22225	59.44%	1,26,635	21801	63.40%	1,24,630	21396	62.39%
20	STATE BANK OF BIKANER AND JAIPUR	33986	20060	2002	59.02%	22,692	1957	66.77%	21,035	2925	61.89%
21	STATE BANK OF HYDERABAD	25847	12168	1860	47.08%	13,956	1835	53.99%	13,882	1894	53.71%
22	STATE BANK OF INDIA	370689	229465	11715	61.90%	2,96,186	11352	79.90%	2,91,041	13760	78.51%
23	STATE BANK OF MYSORE	17125	7417	1999	43.31%	9,336	4977	54.52%	8,824	6110	51.53%
24	STATE BANK OF PATIALA	7778	5171	367	66.48%	5,619	356	72.24%	5,278	369	67.86%
25	STATE BANK OF TRAVANCORE	15543	10628	589	68.38%	12,107	561	77.89%	11,985	889	77.11%
26	SYNDICATE BANK	76238	46867	416	61.47%	58,080	409	76.18%	57,518	381	75.45%
27	THE JAMMU AND KASHMIR BANK LTD	14316	106	1075	0.74%	159	1038	1.11%	0	1483	0.00%
28	UCO BANK	40267	25536	90	63.42%	32,338	90	80.31%	30,874	91	76.67%

29	UNION BANK OF INDIA	54545	33325	1261	61.10%	43,619	1223	79.97%	43,581	3118	79.90%
30	UNITED BANK OF INDIA	38641	19074	765	49.36%	30,604	671	79.20%	30,477	714	78.87%
31	VIJAYA BANK	34223	19202	1638	56.11%	23,392	3600	68.35%	23,610	4576	68.99%
	<b>TOTAL</b>	<b>2188671</b>	<b>1159918</b>	<b>91121</b>	<b>53.00%</b>	<b>15,62,344</b>	<b>94355</b>	<b>71.38%</b>	<b>15,61,685</b>	<b>110667</b>	<b>71.35%</b>

APY Persistency Tracker for PVT Banks											
S.no	Bank Name	Total Subscriber till 30-06-16	Report as on 19-09-16			Report as on 31-10-16			Report as on 30-11-16		
			Persistent Subscriber	Zero contribution PRAN	% of Persistency	Persistent Subscriber	Zero contribution PRAN	% of Persistency	Persistent Subscriber	Zero contribution PRAN	% of persistency
1	CITY UNION BANK LTD	782	557	6	71.23%	583	6	74.55%	582	6	74.42%
2	DCB BANK LIMITED	1313	816	40	62.15%	880	38	67.02%	917	37	69.84%
3	DHANLAXMI BANK LIMITED	862	674	20	78.19%	718	20	83.29%	718	19	83.29%
4	INDUSIND BANK LIMITED	4926	920	2543	18.68%	1,082	2448	21.97%	934	2430	18.96%
5	KARNATAKA BANK LIMITED	13310	9520	126	71.53%	11,520	114	86.55%	11,681	138	87.76%
6	KOTAK MAHINDRA BANK	236	230	1	97.46%	233	1	98.73%	230	1	97.46%
7	RBL BANK LIMITED	476	300	6	63.03%	320	6	67.23%	310	8	65.13%
8	STANDARD CHARTERED BANK	48	34	5	70.83%	42	5	87.50%	42	5	87.50%
9	TAMILNAD MERCANTILE BANK PVT LTD	14088	8502	41	60.35%	10,842	41	76.96%	11,115	42	78.90%
10	THE CATHOLIC SYRIAN BANK LIMITED	1087	885	31	81.42%	959	31	88.22%	888	45	81.69%
11	THE FEDERAL BANK LTD	4570	2199	54	48.12%	3,972	50	86.91%	3,921	46	85.80%
12	THE KARUR VYSYA BANK LTD	3017	1995	35	66.13%	2,679	34	88.80%	2,684	34	88.96%
13	THE LAKSHMI VILAS BANK LTD	422	295	11	69.91%	335	11	79.38%	321	13	76.07%
14	THE NAINITAL BANK LTD	156	115	0	73.72%	123	0	78.85%	114	0	73.08%
15	THE SOUTH INDIAN BANK LTD	6723	3928	0	58.43%	5,453	0	81.11%	5,346	1	79.52%
16	YES BANK LIMITED	1927	1453	0	75.40%	1,614	0	83.76%	1,593	0	82.67%
	<b>TOTAL</b>	<b>53943</b>	<b>32423</b>	<b>2919</b>	<b>60.11%</b>	<b>41,355</b>	<b>2805</b>	<b>76.66%</b>	<b>41,396</b>	<b>2825</b>	<b>76.74%</b>

APY Persistency Tracker for RRBs											
			Report as on 19-09-16			Report as on 31-10-16			Report as on 30-11-16		
S.no	Bank Name	Total Subscriber till 30-06-16	Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of persistency
1	ALLAHABAD UP GRAMIN BANK	16109	10491	251	65.13%	11,405	241	70.80%	10,953	228	67.99%
2	ANDHRA PRADESH GRAMEENA VIKAS BANK	6399	3181	0	49.71%	4,045	0	63.21%	3,729	38	58.27%
3	ANDHRA PRAGATHI GRAMEENA BANK	21492	14038	3	65.32%	15,875	3	73.86%	15,240	4	70.91%
4	ARUNACHAL PRADESH RURAL BANK	178	127	1	71.35%	147	1	82.58%	138	1	77.53%
5	ASSAM GRAMIN VIKASH BANK	27973	0	977	0.00%	14,210	940	50.80%	16,516	2151	59.04%
6	BANGIYA GRAMIN VIKASH BANK	2764	2225	8	80.50%	2,414	7	87.34%	2,392	7	86.54%
7	BARODA GUJARAT GRAMIN BANK	1984	1536	1	77.42%	1,632	1	82.26%	1,651	1	83.22%
8	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	4887	3708	0	75.87%	3,868	0	79.15%	3,745	4	76.63%
9	BARODA UTTAR PRADESH GRAMIN BANK	17084	13460	4	78.79%	14,138	4	82.76%	13,899	7	81.36%
10	BIHAR GRAMIN BANK	14278	9937	0	69.60%	10,330	0	72.35%	9,571	0	67.03%
11	CENTRAL MADHYA PRADESH GRAMIN BANK	9617	6821	0	70.93%	7,037	0	73.17%	6,958	0	72.35%
12	CHAITANYA GODAVARI GRAMEENA BANK	13728	8301	277	60.47%	8,679	275	63.22%	8,303	334	60.48%
13	Chhattisgarh Rajya Gramin Bank	1908	1209	14	63.36%	1,570	14	82.29%	1,556	14	81.55%
14	DENA GUJARAT GRAMIN BANK	2611	2218	0	84.95%	2,330	0	89.24%	2,318	6	88.78%
15	ELLAQUAI DEHATI BANK HEAD OFFICE	1841	0	6	0.00%	888	6	48.23%	861	6	46.77%
16	GRAMIN BANK OF ARYAVART	41333	25842	2890	62.52%	26,783	2871	64.80%	24,241	3873	58.65%
17	HIMACHAL PRADESH GRAMIN BANK	6097	4004	412	65.67%	4,197	406	68.84%	4,211	390	69.07%
18	J&K GRAMEEN BANK	1592	900	1	56.53%	1,152	1	72.36%	975	1	61.24%
19	JHARKHAND GRAMIN BANK	12026	8219	671	68.34%	8,573	663	71.29%	8,003	1100	66.55%
20	KARNATAKA VIKAS GRAMEENA BANK	21579	6341	577	29.39%	16,149	469	74.84%	15,269	421	70.76%
21	KASHI GOMTI SAMYUT GRAMIN BANK	3459	2356	106	68.11%	2,540	102	73.43%	2,534	636	73.26%
22	KAVERI GRAMEENA BANK	7280	4855	0	66.69%	5,546	0	76.18%	4,996	1	68.63%
23	KERALA GRAMIN BANK	10168	7329	0	72.08%	7,616	0	74.90%	7,435	0	73.12%
24	LANGPI DEHANGI RURAL BANK	8067	4779	0	59.24%	6,004	0	74.43%	5,879	0	72.88%
25	MADHYA BIHAR GRAMIN BANK	105899	50560	19543	47.74%	53,155	19496	50.19%	50,838	19668	48.01%
26	MADHYANCHAL GRAMIN BANK	12054	7072	0	58.67%	8,834	0	73.29%	8,820	0	73.17%
27	MAHARASHTRA GRAMIN BANK	4812	2417	0	50.23%	3,600	0	74.81%	3,387	0	70.39%
28	MALWA GRAMIN BANK	1140	560	0	49.12%	796	0	69.82%	664	0	58.25%

29	MANIPUR RURAL BANK	391	269	2	68.80%	305	2	78.01%	308	2	78.77%
30	MEGHALAYA RURAL BANK	687	541	2	78.75%	616	2	89.67%	603	2	87.77%
31	MIZORAM RURAL BANK	499	403	0	80.76%	423	0	84.77%	428	0	85.77%
32	NAGALAND RURAL BANK	29	18	0	62.07%	20	0	68.97%	20	0	68.97%
33	NARMADA JHABUA GRAMIN BANK	35066	210	6898	0.60%	18,746	6756	53.46%	16,344	7194	46.61%
34	ODISHA GRAMYA BANK	5399	3617	292	66.99%	3,884	283	71.94%	3,698	510	68.49%
35	PALLAVAN GRAMA BANK	3303	2077	153	62.88%	2,248	145	68.06%	2,295	139	69.48%
36	PANDYAN GRAMA BANK	1063	0	39	0.00%	677	39	63.69%	639	86	60.11%
37	PASCHIM BANGA GRAMIN BANK	1992	0	0	0.00%	1,541	0	77.36%	1,433	0	71.94%
38	PRAGATHI KRISHNA GRAMIN BANK	13700	10111	0	73.80%	10,703	0	78.12%	9,606	0	70.12%
39	PRATHAMA BANK	4733	2988	0	63.13%	3,514	0	74.24%	3,363	0	71.05%
40	Puduvai Bharthiar Grama Bank	799	0	122	0.00%	410	122	51.31%	431	145	53.94%
41	PUNJAB GRAMIN BANK	24681	12823	1641	51.95%	13,466	1629	54.56%	13,056	1836	52.90%
42	PURVANCHAL BANK	2869	1761	0	61.38%	2,185	0	76.16%	2,113	0	73.65%
43	RAJASTHAN MARUDHARA GRAMIN BANK (RMGB)	2839	1797	0	63.30%	2,183	0	76.89%	2,142	0	75.45%
44	SAPTAGIRI GRAMEENA BANK	2224	1281	106	57.60%	1,415	102	63.62%	1,390	95	62.50%
45	SARVA HARYANA GRAMIN BANK	18251	10803	1371	59.19%	11,448	1364	62.73%	10,664	1419	58.43%
46	SARVA UP GRAMIN BANK	20597	11372	2308	55.21%	12,044	2259	58.47%	11,691	2316	56.76%
47	SAURASHTRA GRAMIN BANK	2165	1209	0	55.84%	1,548	0	71.50%	1,536	0	70.95%
48	SUTLEJ GRAMIN BANK	666	391	0	58.71%	440	0	66.07%	415	0	62.31%
49	TELANGANA GRAMEENA BANK	7927	4086	1	51.55%	5,741	1	72.42%	5,222	1	65.88%
50	TRIPURA GRAMIN BANK	3600	2482	7	68.94%	2,834	7	78.72%	2,779	8	77.19%
51	Utkal Grameen Bank	3584	2146	0	59.88%	2,784	0	77.68%	2,704	0	75.45%
52	UTTAR BIHAR GRAMIN BANK	66874	40	0	0.06%	36,730	0	54.92%	33,932	0	50.74%
53	UTTARAKHAND GRAMIN BANK	566	411	0	72.61%	469	0	82.86%	456	0	80.57%
54	UTTARBANGA KSHETRIYA GRAMIN BANK	5499	1	1	0.02%	1	1	0.02%	4,025	13	73.20%
55	VANANCHAL GRAMIN BANK	1091	543	0	49.77%	875	0	80.20%	877	0	80.38%
56	VIDHARBHA KONKAN GRAMIN BANK	11867	6639	582	55.95%	6,957	580	58.62%	6,433	1198	54.21%
	<b>TOTAL</b>	<b>621320</b>	<b>280505</b>	<b>39267</b>	<b>45.15%</b>	<b>3,87,720</b>	<b>38792</b>	<b>62.40%</b>	<b>3,73,685</b>	<b>43855</b>	<b>60.14%</b>

APY Persistency Tracker for DOPs											
S.no	DOP	Total Subscriber till 30-06-16	Report as on 19-09-16			Report as on 31-10-16			Report as on 30-11-16		
			Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of Persistancy	Persistent Subscriber	Zero contribution PRAN	% of persistency
	Department of Post	105302	1972	2	1.87%	44,881	2	42.62%	40,869	7	38.81%

Persistency Tracker for DCCBs											
S.no	Aggregator	Total Subscriber	Report as on 30-09-16			Report as on 31-10-16			Report as on 30-11-16		
			Persistent Subscriber	Zero contribution PRAN	% of persistency	Persistent Subscriber	Zero contribution PRAN	% of persistency	Persistent Subscriber	Zero contribution PRAN	% of persistency
1	AMRELI JILLA MADHYASTH SAHAKARI BANK LTD	1032	972	0	94.19%	936	0	90.70%	978	0	94.77%
2	ANDAMAN & NICOBAR STATE COOPERATIVE BANK LTD	1	0	1	0.00%	0	1	0.00%	0	1	0.00%
3	ARUNACHAL PRADESH STATE COOPERATIVE APEX BANK LIMITED	7	2	0	28.57%	1	0	14.29%	2	0	28.57%
4	BHOPAL COOP. CENTRAL BANK LTD.	38	34	0	89.47%	34	0	89.47%	36	0	94.74%
5	CHHATTISGARH RAJYA SAHAKARI BANK MYDT (APEX BANK)	4	0	0	0.00%	3	0	75.00%	4	0	100.00%
6	DISTRICT CENTRAL COOPERATIVE BANK LIMITED HOSHANGABAD	61	5	3	8.20%	0	3	0.00%	0	3	0.00%
7	DOMBIVLI NAGARI SAHAKARI BANK LTD	228	181	9	79.39%	181	9	79.39%	189	9	82.89%
8	IDUKKI DISTRICT COOPERATIVE BANK LTD	253	1	0	0.40%	0	0	0.00%	0	0	0.00%
9	INDORE PREMIER CO-OPERATIVE BANK LTD	20	17	0	85.00%	14	0	70.00%	17	0	85.00%
10	JAMIA CO-OPERATIVE BANK LIMITED	1	1	0	100.00%	0	0	0.00%	1	0	100.00%
11	JILA SAHAKARI KENDRIYA BANK MARYADIT BALAGHAT	239	99	0	41.42%	124	0	51.88%	151	0	63.18%
12	JILA SAHAKARI KENDRIYA BANK MARYADIT DEWAS MP	3	3	0	100.00%	3	0	100.00%	3	0	100.00%

13	JILA SAHAKARI KENDRIYA BANK MARYADIT DHAR	363	294	0	80.99%	278	0	76.58%	306	0	84.30%
14	JILA SAHAKARI KENDRIYA BANK MARYADIT DURG	62	0	11	0.00%	0	11	0.00%	0	11	0.00%
15	JILA SAHAKARI KENDRIYA BANK MARYADIT JABALPUR	13	10	0	76.92%	11	0	84.62%	13	0	100.00%
16	JILA SAHAKARI KENDRIYA BANK MARYADIT KHANDWA	421	318	0	75.53%	286	0	67.93%	347	0	82.42%
17	JILA SAHAKARI KENDRIYA BANK MARYADIT KHARGONE MP	35	32	0	91.43%	31	0	88.57%	33	1	94.29%
18	JILA SAHAKARI KENDRIYA BANK MARYADIT MANDLA	2	2	0	100.00%	2	0	100.00%	2	0	100.00%
19	JILA SAHAKARI KENDRIYA BANK MARYADIT MORENA	140	119	0	85.00%	108	0	77.14%	120	0	85.71%
20	JILA SAHAKARI KENDRIYA BANK MARYADIT NARSINGHPUR	27	23	0	85.19%	23	0	85.19%	23	0	85.19%
21	JILA SAHAKARI KENDRIYA BANK MARYADIT RAISEN	161	105	0	65.22%	104	0	64.60%	111	0	68.94%
22	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJGARH MP	3	0	0	0.00%	3	0	100.00%	3	0	100.00%
23	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJNANDGAON	69	64	0	92.75%	56	0	81.16%	66	0	95.65%
24	JILA SAHAKARI KENDRIYA BANK MARYADIT RATLAM MP	34	28	0	82.35%	26	0	76.47%	29	0	85.29%
25	JILA SAHAKARI KENDRIYA BANK MARYADIT SAGAR MP	38	36	0	94.74%	34	0	89.47%	35	0	92.11%
26	JILA SAHAKARI KENDRIYA BANK MARYADIT SEHORE	46	37	0	80.43%	0	0	0.00%	38	0	82.61%
27	JILA SAHAKARI KENDRIYA BANK MARYADIT SHAJAPUR	32	28	0	87.50%	20	0	62.50%	25	1	78.13%
28	JILA SAHAKARI KENDRIYA BANK MARYADIT SHIVPURI MP	25	0	0	0.00%	0	0	0.00%	0	1	0.00%
29	JILA SAHAKARI KENDRIYA BANK MARYADIT SIDHI M.P.	4	4	0	100.00%	3	0	75.00%	4	0	100.00%

30	JILA SAHAKARI KENDRIYA BANK MARYADIT UJJAIN MADHYA PRADESH	27	25	0	92.59%	3	0	11.11%	27	0	100.00%
31	JILA SAHAKARI KENDRIYA BANK MYDT JHABUA	23	21	0	91.30%	23	0	100.00%	23	1	100.00%
32	JILA SAHAKARI KENDRIYA BANK MYDT. GUNA	92	59	1	64.13%	0	1	0.00%	66	1	71.74%
33	JILA SAHAKARI KENDRIYA BANK MYDT. SATNA	11	8	0	72.73%	8	0	72.73%	8	0	72.73%
34	JILA SAHAKARI KENDRIYA BANK MYDT. TIKAMGARH M.P.	13	9	0	69.23%	0	0	0.00%	9	0	69.23%
35	JILA SAHAKARI KENDRIYA BANK MYDT. VIDISHA	123	108	0	87.80%	94	0	76.42%	110	0	89.43%
36	JILA SAHAKARI KENDRIYA BANK MYDT MANDSAUR	180	161	0	89.44%	160	0	88.89%	168	0	93.33%
37	JOGINDRA CENTRAL CO-OPERATIVE BANK LTD	32	0	0	0.00%	0	0	0.00%	28	0	87.50%
38	KANNUR DISTRICT CO-OPERATIVE BANK LTD	18	0	0	0.00%	0	0	0.00%	13	0	72.22%
39	KERALA STATE CO-OPERATIVE BANK LTD	63	0	0	0.00%	0	0	0.00%	40	0	63.49%
40	KODAGU DISTRICT COOPERATIVE CENTRAL BANK LTD	71	54	0	76.06%	46	0	64.79%	53	0	74.65%
41	MADHYA PRADESH RAJYA SAHAKARI BANK MYDT BHOPAL	20	20	0	100.00%	18	0	90.00%	20	0	100.00%
42	MALAPPURAM DISTRICT CO-OPERATIVE BANK	156	117	0	75.00%	106	0	67.95%	120	0	76.92%
43	MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	40	35	1	87.50%	0	1	0.00%	35	1	87.50%
44	NAINITAL DISTRICT COOPERATIVE BANK LTD	77	69	0	89.61%	63	0	81.82%	59	0	76.62%
45	PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD PATNA	9	0	0	0.00%	0	0	0.00%	8	3	88.89%
46	PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	62	0	9	0.00%	0	9	0.00%	0	11	0.00%
47	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	156	140	0	89.74%	128	0	82.05%	131	0	83.97%
48	RAMPUR ZILA SAHKARI BANK LTD, RAMPUR	2	0	0	0.00%	0	0	0.00%	2	0	100.00%
49	RATNAGIRI DISTRICT CENTRAL CO-OP BANK LTD RATNAGIRI	20	0	0	0.00%	11	0	55.00%	11	0	55.00%
50	SANGLI DISTRICT CENTRAL CO OP BANK LTD	3653	2641	164	72.30%	2,294	157	62.80%	1898	213	51.96%
51	SHRI RAJKOT DISTRICT COOPERATIVE BANK LTD.	27	27	0	100.00%	27	0	100.00%	27	0	100.00%



52	SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD SINDHUDURG	4	0	0	0.00%	4	0	100.00%	4	0	100.00%
53	SIWAN CENTRAL CO-OPERATIVE BANK LTD, SIWAN	71	48	0	67.61%	51	0	71.83%	47	0	66.20%
54	THE AHMEDABAD DISTRICT CO OP BANK LTD	1726	1509	9	87.43%	162	9	9.39%	1557	20	90.21%
55	THE AKOLA DISTRICT CENTRAL COOPERATIVE BANK LTD AKOLA	1	1	0	100.00%	1	0	100.00%	1	0	100.00%
56	THE AMRITSAR CENTRAL CO-OPERATIVE BANK LTD AMRITSAR	101	0	1	0.00%	0	1	0.00%	57	1	56.44%
57	THE ASSAM CO-OPERATIVE APEX BANK LTD	29	13	0	44.83%	11	0	37.93%	23	0	79.31%
58	THE BANASKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	122	92	0	75.41%	71	0	58.20%	118	0	96.72%
59	THE BATHINDA CENTRAL COOPERATIVE BANK LTD	304	212	0	69.74%	0	0	0.00%	187	0	61.51%
60	THE BEGUSARAI CENTRAL COOPERATIVE BANK LTD	127	97	0	76.38%	93	0	73.23%	93	0	73.23%
61	THE CHANDIGARH STATE COOPERATIVE BANK LIMITED CHANDIGARH	29	23	0	79.31%	23	0	79.31%	24	0	82.76%
62	THE CHEMBUR NAGARIK SAHAKARI BANK LTD	3	2	1	66.67%	0	1	0.00%	2	1	66.67%
63	THE CHIKMAGALUR DISTRICT CENTRAL COOPERATIVE BANK LIMITED CHIKMAGALUR	6	6	0	100.00%	6	0	100.00%	6	0	100.00%
64	THE FARIDKOT CENTRAL COOPERATIVE BANK LTD FARIDKOT	102	0	0	0.00%	0	0	0.00%	61	0	59.80%
65	THE FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD. FATEHGARH	1	0	1	0.00%	0	1	0.00%	0	1	0.00%
66	THE FATEHGARH SAHIB CENTRAL COOPERATIVE BANK LTD	47	23	0	48.94%	0	0	0.00%	23	0	48.94%
67	THE FAZILKA CENTRAL COOP BANK LTD HO ABOHAR	576	1	0	0.17%	0	0	0.00%	224	1	38.89%
68	THE FEROZEPUR CENTRAL COOPERATIVE BANK LIMITED	95	81	0	85.26%	76	0	80.00%	81	0	85.26%
69	THE GOPALGANJ CENTRAL COOPERATIVE BANK LTD. GOPALGANJ	13	0	0	0.00%	0	0	0.00%	9	0	69.23%
70	THE GUJARAT STATE CO-OPERATIVE BANK LTD	10	8	0	80.00%	7	0	70.00%	8	0	80.00%

71	THE GURDASPUR CENTRAL CO-OP BANK LTD GURDASPUR	1	1	0	100.00%	0	0	0.00%	1	0	100.00%
72	THE HARYANA STATE COOPERATIVE APEX BANK LIMITED	42	0	0	0.00%	0	0	0.00%	35	0	83.33%
73	THE HISAR CENTRAL CO OPERATIVE BANK LTD	1	1	0	100.00%	1	0	100.00%	1	0	100.00%
74	THE HOSHIARPUR CENTRAL COOPERATIVE BANK LTD HOSHIARPUR	501	307	1	61.28%	269	1	53.69%	315	1	62.87%
75	THE JAIN SAHAKARI BANK LIMITED	8	8	0	100.00%	8	0	100.00%	8	0	100.00%
76	THE JALANDHAR CENTRAL COOPERATIVE BANK LIMITED	1583	659	0	41.63%	563	0	35.57%	641	0	40.49%
77	THE JAMMU & KASHMIR STATE CO-OPERATIVE BANK	12	0	0	0.00%	0	0	0.00%	6	0	50.00%
78	THE KANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	44	37	0	84.09%	25	0	56.82%	35	0	79.55%
79	THE KAPURTHALA CENTRAL COOP BANK LTD	138	4	0	2.90%	0	0	0.00%	65	0	47.10%
80	THE KARNAL CENTRAL COOPERATIVE BANK LTD KARNAL	73	61	0	83.56%	59	0	80.82%	63	0	86.30%
81	THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	5	5	0	100.00%	5	0	100.00%	5	0	100.00%
82	THE KODINAR TALUKA CO-OPERATIVE BANKING UNION LTD KODINAR	76	74	0	97.37%	71	0	93.42%	73	0	96.05%
83	THE KOLLAM DISTRICT CO-OPERATIVE BANK LTD	99	72	0	72.73%	62	0	62.63%	70	0	70.71%
84	THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	2366	1399	0	59.13%	1,228	0	51.90%	1377	0	58.20%
85	THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	37	34	0	91.89%	32	0	86.49%	34	0	91.89%
86	THE LUDHIANA CENTRAL COOPERATIVE BANK LIMITED	469	337	0	71.86%	284	0	60.55%	236	0	50.32%
87	THE MANSA CENTRAL COOPERATIVE BANK LIMITED	77	40	0	51.95%	0	0	0.00%	39	0	50.65%
88	THE MOGA CENTRAL COOPERATIVE BANK LIMITED	366	231	0	63.11%	195	0	53.28%	180	0	49.18%

89	THE MUKTSAR CENTRAL COOPERATIVE BANK LTD MUKSTAR	222	124	0	55.86%	109	0	49.10%	117	0	52.70%
90	THE NATIONAL CENTRAL CO-OPERATIVE BANK LTD.	1	1	0	100.00%	0	0	0.00%	0	0	0.00%
91	THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD	335	229	0	68.36%	205	0	61.19%	210	0	62.69%
92	THE PANCHKULA CENTRAL CO-OPERATIVE BANK LTD	8	8	0	100.00%	8	0	100.00%	8	0	100.00%
93	THE PANCHMAHAL DISTRICT CO-OP BANK LTD	5	5	0	100.00%	5	0	100.00%	5	0	100.00%
94	THE PATIALA CENTRAL COOPERATIVE BANK LIMITED PATIALA	234	102	0	43.59%	95	0	40.60%	111	0	47.44%
95	THE PONDICHERRY STATE CO-OPERATIVE BANK LTD	1	0	0	0.00%	0	0	0.00%	0	0	0.00%
96	The Punjab State Cooperatve Bank Limited	245	141	0	57.55%	121	0	49.39%	131	0	53.47%
97	THE ROPAR CENTRAL COOPERATIVE BANK LTD. ROPAR	114	93	0	81.58%	89	0	78.07%	84	0	73.68%
98	THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	4694	3766	4	80.23%	3,453	4	73.56%	4047	5	86.22%
99	THE SANGRUR CENTRAL COOPERATIVE BANK LTD SANGRUR	215	139	0	64.65%	118	0	54.88%	118	0	54.88%
100	THE SASNAGAR CENTRAL COOPERATIVE BANK LTD	148	88	0	59.46%	80	0	54.05%	81	0	54.73%
101	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD	166	118	0	71.08%	0	0	0.00%	125	0	75.30%
102	THE SURAT DISTRICT CO. OP BANK LTD.	2	0	0	0.00%	0	0	0.00%	0	0	0.00%
103	THE SURENDRANAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	73	65	0	89.04%	60	0	82.19%	64	0	87.67%
104	THE TARN TARAN CENTRAL COOPERATIVE BANK LTD	255	151	12	59.22%	130	12	50.98%	114	12	44.71%
105	THE YAMUNANAGAR CENRAL COOPERATIVE BANK LTD	10	10	0	100.00%	10	0	100.00%	0	0	0.00%
106	THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	572	252	2	44.06%	226	1	39.51%	357	1	62.41%

107	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	29	17	1	58.62%	15	1	51.72%	16	1	55.17%
108	WAYANAD DISTRICT COOPERATIVE BANK LTD	9	8	0	88.89%	8	0	88.89%	8	0	88.89%
109	YAVATMAL DISTRICT CENTRAL COOPERATIVE BANK LTD, YAVATMAL	120	0	89	0.00%	0	89	0.00%	0	89	0.00%
110	ZILA SAHAKARI BANK LTD. LALITPUR	26	25	0	96.15%	25	0	96.15%	22	0	84.62%
111	ZILA SAHAKARI KENDRIYA BANK MARYADIT DATIA	15	5	0	33.33%	9	0	60.00%	9	0	60.00%
112	ZILA SAHKARI BANK LIMITED JHANSI	30	0	0	0.00%	0	0	0.00%	24	0	80.00%
	<b>TOTAL</b>	<b>25031</b>	<b>16642</b>	<b>320</b>	<b>66.49%</b>	<b>13,335</b>	<b>312</b>	<b>53.27%</b>	<b>16752</b>	<b>390</b>	<b>66.93%</b>

**ZERO Balance APY Accounts of Major Banks Banks as on 30.11.2016**

S.no	Bank Name	Total Active PRANs	PRANs with Zero Contribution since inception	% of Zero Balance accounts
1	ALLAHABAD BANK	67530	8189	12.13%
2	ANDHRA BANK	230793	6902	2.99%
3	Axis Bank	73565	2	0.00%
4	BANK OF BARODA	209214	23	0.01%
5	BANK OF INDIA	157900	8173	5.18%
6	BANK OF MAHARASHTRA	51107	2965	5.80%
7	BHARTIYA MAHILA BANK LTD	4421	1	0.02%
8	CANARA BANK	100134	0	0.00%
9	CENTRAL BANK OF INDIA	71074	1675	2.36%
10	CORPORATION BANK	34402	3964	11.52%
11	DENA BANK	39614	561	1.42%
12	HDFC BANK LTD	112669	10306	9.15%
13	ICICI BANK LIMITED	82131	6059	7.38%
14	IDBI BANK LTD	48277	1413	2.93%
15	INDIAN BANK	112462	0	0.00%
16	INDIAN OVERSEAS BANK	55266	2495	4.51%
17	ORIENTAL BANK OF COMMERCE	42510	201	0.47%
18	PUNJAB AND SIND BANK	29237	32	0.11%
19	PUNJAB NATIONAL BANK	217340	21396	9.84%
20	STATE BANK OF BIKANER AND JAIPUR	44164	2925	6.62%
21	STATE BANK OF HYDERABAD	29224	1894	6.48%
22	STATE BANK OF INDIA	411218	13760	3.35%
23	STATE BANK OF MYSORE	21317	6110	28.66%
24	STATE BANK OF PATIALA	8050	369	4.58%
25	STATE BANK OF TRAVANCORE	20949	889	4.24%
26	SYNDICATE BANK	85384	381	0.45%
27	THE JAMMU AND KASHMIR BANK LTD	14777	1483	10.04%
28	UCO BANK	47414	91	0.19%
29	UNION BANK OF INDIA	84319	3118	3.70%
30	UNITED BANK OF INDIA	43291	714	1.65%
31	VIJAYA BANK	38302	4576	11.95%
	<b>TOTAL</b>	<b>2588055</b>	<b>110667</b>	<b>4.28%</b>

**ZERO Balance APY Accounts of PVT Banks as on 30.11.2016**

S.no	Bank Name	Total Active PRANs	PRANs with Zero Contribution since inception	% of Zero Balance accounts
1	CITY UNION BANK LTD	973	6	0.62%
2	DCB BANK LIMITED	1327	37	2.79%
3	DHANLAXMI BANK LIMITED	973	19	1.95%

4	INDUSIND BANK LIMITED	4933	2430	49.26%
5	KARNATAKA BANK LIMITED	16970	138	0.81%
6	KOTAK MAHINDRA BANK	271	1	0.37%
7	RBL BANK LIMITED	515	8	1.55%
8	STANDARD CHARTERED BANK	49	5	10.20%
9	TAMILNAD MERCANTILE BANK PVT LTD	15574	42	0.27%
10	THE CATHOLIC SYRIAN BANK LIMITED	1382	45	3.26%
11	THE FEDERAL BANK LTD	4707	46	0.98%
12	THE KARUR VYSYA BANK LTD	3095	34	1.10%
13	THE LAKSHMI VILAS BANK LTD	489	13	2.66%
14	THE NAINITAL BANK LTD	182	0	0.00%
15	THE SOUTH INDIAN BANK LTD	6931	1	0.01%
16	YES BANK LIMITED	2723	0	0.00%
	<b>TOTAL</b>	<b>61094</b>	<b>2825</b>	<b>4.62%</b>

**ZERO Balance APY Accounts of RRBs as on 30.11.2016**

S.no	Bank Name	Total Active PRANs	PRANs with Zero Contribution since inception	% of Zero Balance accounts
1	ALLAHABAD UP GRAMIN BANK	20708	228	1.10%
2	ANDHRA PRADESH GRAMEENA VIKAS BANK	7896	38	0.48%
3	ANDHRA PRAGATHI GRAMEENA BANK	23583	4	0.02%
4	ARUNACHAL PRADESH RURAL BANK	225	1	0.44%
5	ASSAM GRAMIN VIKASH BANK	38010	2151	5.66%
6	BANGIYA GRAMIN VIKASH BANK	3038	7	0.23%
7	BARODA GUJARAT GRAMIN BANK	2289	1	0.04%
8	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	23247	4	0.02%
9	BARODA UTTAR PRADESH GRAMIN BANK	32668	7	0.02%
10	BIHAR GRAMIN BANK	23199	0	0.00%
11	CENTRAL MADHYA PRADESH GRAMIN BANK	13131	0	0.00%
12	CHAITANYA GODAVARI GRAMEENA BANK	16775	334	1.99%
13	Chhattisgarh Rajya Gramin Bank	6762	14	0.21%
14	DENA GUJARAT GRAMIN BANK	7887	6	0.08%
15	ELLAQUAI DEHATI BANK HEAD OFFICE	1855	6	0.32%
16	GRAMIN BANK OF ARYAVART	52133	3873	7.43%
17	HIMACHAL PRADESH GRAMIN BANK	6672	390	5.85%
18	J&K GRAMEEN BANK	1828	1	0.05%
19	JHARKHAND GRAMIN BANK	19023	1100	5.78%
20	KARNATAKA VIKAS GRAMEENA BANK	24319	421	1.73%
21	KASHI GOMTI SAMYUT GRAMIN BANK	11121	636	5.72%
22	KAVERI GRAMEENA BANK	10752	1	0.01%
23	KERALA GRAMIN BANK	13000	0	0.00%
24	LANGPI DEHANGI RURAL BANK	8682	0	0.00%
25	MADHYA BIHAR GRAMIN BANK	151585	19668	12.97%
26	MADHYANCHAL GRAMIN BANK	15923	0	0.00%
27	MAHARASHTRA GRAMIN BANK	5579	0	0.00%
28	MALWA GRAMIN BANK	2112	0	0.00%

29	MANIPUR RURAL BANK	449	2	0.45%
30	MEGHALAYA RURAL BANK	917	2	0.22%
31	MIZORAM RURAL BANK	575	0	0.00%
32	NAGALAND RURAL BANK	32	0	0.00%
33	NARMADA JHABUA GRAMIN BANK	37315	7194	19.28%
34	ODISHA GRAMYA BANK	9117	510	5.59%
35	PALLAVAN GRAMA BANK	3641	139	3.82%
36	PANDYAN GRAMA BANK	1507	86	5.71%
37	PASCHIM BANGA GRAMIN BANK	3893	0	0.00%
38	PRAGATHI KRISHNA GRAMIN BANK	15278	0	0.00%
39	PRATHAMA BANK	9404	0	0.00%
40	Puduvai Bharthiar Grama Bank	905	145	16.02%
41	PUNJAB GRAMIN BANK	32028	1836	5.73%
42	PURVANCHAL BANK	7087	0	0.00%
43	RAJASTHAN MARUDHARA GRAMIN BANK (RMGB)	4744	0	0.00%
44	SAPTAGIRI GRAMEENA BANK	2944	95	3.23%
45	SARVA HARYANA GRAMIN BANK	19733	1419	7.19%
46	SARVA UP GRAMIN BANK	25438	2316	9.10%
47	SAURASHTRA GRAMIN BANK	2693	0	0.00%
48	SUTLEJ GRAMIN BANK	812	0	0.00%
49	TELANGANA GRAMEENA BANK	13286	1	0.01%
50	TRIPURA GRAMIN BANK	3863	8	0.21%
51	Utkal Grameen Bank	3923	0	0.00%
52	UTTAR BIHAR GRAMIN BANK	71611	0	0.00%
53	UTTARAKHAND GRAMIN BANK	667	0	0.00%
54	UTTARBANGA KSHETRIYA GRAMIN BANK	6889	13	0.19%
55	VANANCHAL GRAMIN BANK	1235	0	0.00%
56	VIDHARBHA KONKAN GRAMIN BANK	17948	1198	6.67%
	<b>TOTAL</b>	<b>841936</b>	<b>43855</b>	<b>5.21%</b>

**ZERO Balance APY Accounts of DoP as on 30.11.2016**

S.no	Department of Post	Total Active PRANs	PRANs with Zero Contribution since inception	% of Zero Balance accounts
	Department of Post	<b>136288</b>	<b>7</b>	<b>0.01%</b>

**ZERO Balance APY Accounts of DCCBs as on 30.11.2016**

S.no	Bank Name	Total Active PRANs	PRANs with Zero Contribution since inception	% of Zero Balance accounts
1	AMRELI JILLA MADHYASTH SAHAKARI BANK LTD	1140	0	0.00%
2	ANDAMAN & NICOBAR STATE COOPERATIVE BANK LTD	1	1	100.00%
3	ARUNACHAL PRADESH STATE COOPERATIVE APEX BANK LIMITED	7	0	0.00%
4	BHOPAL COOP. CENTRAL BANK LTD.	39	0	0.00%

5	CHHATTISGARH RAJYA SAHAKARI BANK MYDT (APEX BANK)	5	0	0.00%
6	DISTRICT CENTRAL COOPERATIVE BANK LIMITED HOSHANGABAD	61	3	4.92%
7	DISTRICT COOPERATIVE BANK LTD. PRATAPGARH	81	0	0.00%
8	DOMBIVLI NAGARI SAHAKARI BANK LTD	271	9	3.32%
9	IDUKKI DISTRICT COOPERATIVE BANK LTD	253	0	0.00%
10	INDORE PREMIER CO-OPERATIVE BANK LTD	20	0	0.00%
11	JAMIA CO-OPERATIVE BANK LIMITED	1	0	0.00%
12	JILA SAHAKARI KENDRIYA BANK MARYADIT BALAGHAT	243	0	0.00%
13	JILA SAHAKARI KENDRIYA BANK MARYADIT DEWAS MP	4	0	0.00%
14	JILA SAHAKARI KENDRIYA BANK MARYADIT DHAR	366	0	0.00%
15	JILA SAHAKARI KENDRIYA BANK MARYADIT DURG	62	11	17.74%
16	JILA SAHAKARI KENDRIYA BANK MARYADIT JABALPUR	13	0	0.00%
17	JILA SAHAKARI KENDRIYA BANK MARYADIT KHANDWA	428	0	0.00%
18	JILA SAHAKARI KENDRIYA BANK MARYADIT KHARGONE MP	276	1	0.36%
19	JILA SAHAKARI KENDRIYA BANK MARYADIT MANDLA	5	0	0.00%
20	JILA SAHAKARI KENDRIYA BANK MARYADIT MORENA	141	0	0.00%
21	JILA SAHAKARI KENDRIYA BANK MARYADIT NARSINGHPUR	27	0	0.00%
22	JILA SAHAKARI KENDRIYA BANK MARYADIT RAISEN	158	0	0.00%
23	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJGARH MP	3	0	0.00%
24	JILA SAHAKARI KENDRIYA BANK MARYADIT RAJNANDGAON	70	0	0.00%
25	JILA SAHAKARI KENDRIYA BANK MARYADIT RATLAM MP	34	0	0.00%
26	JILA SAHAKARI KENDRIYA BANK MARYADIT SAGAR MP	54	0	0.00%
27	JILA SAHAKARI KENDRIYA BANK MARYADIT SEHORE	46	0	0.00%
28	JILA SAHAKARI KENDRIYA BANK MARYADIT SHAJAPUR	54	1	1.85%
29	JILA SAHAKARI KENDRIYA BANK MARYADIT SHIVPURI MP	26	1	3.85%
30	JILA SAHAKARI KENDRIYA BANK MARYADIT SIDHI M.P.	4	0	0.00%
31	JILA SAHAKARI KENDRIYA BANK MARYADIT UJJAIN MADHYA PRADESH	43	0	0.00%
32	JILA SAHAKARI KENDRIYA BANK MYDT JHABUA	30	1	3.33%
33	JILA SAHAKARI KENDRIYA BANK MYDT. GUNA	92	1	1.09%
34	JILA SAHAKARI KENDRIYA BANK MYDT. SATNA	13	0	0.00%
35	JILA SAHAKARI KENDRIYA BANK MYDT. TIKAMGARH M.P.	13	0	0.00%
36	JILA SAHAKARI KENDRIYA BANK MYDT. VIDISHA	136	0	0.00%
37	JILA SAHAKARI KENDRIYA BANK MYDT MANDSAUR	199	0	0.00%
38	JOGINDRA CENTRAL CO-OPERATIVE BANK LTD	33	0	0.00%
39	KANNUR DISTRICT CO-OPERATIVE BANK LTD	18	0	0.00%
40	KERALA STATE CO-OPERATIVE BANK LTD	183	0	0.00%
41	KODAGU DISTRICT COOPERATIVE CENTRAL BANK LTD	75	0	0.00%
42	MADHYA PRADESH RAJYA SAHAKARI BANK MYDT BHOPAL	27	0	0.00%
43	MALAPPURAM DISTRICT CO-OPERATIVE BANK	159	0	0.00%
44	MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD	40	1	2.50%
45	NAINITAL DISTRICT COOPERATIVE BANK LTD	105	0	0.00%
46	NALANDA CENTRAL COOPERATIVE BANK LTD BIHARSHARF	5	0	0.00%
47	PATLIPUTRA CENTRAL CO-OPERATIVE BANK LTD PATNA	17	3	17.65%
48	PITHORAGARH ZILA SAHKARI BANK LTD PITHORAGARH	15	0	0.00%
49	PUNE DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	67	11	16.42%
50	PUNJAB & MAHARASHTRA CO-OPERATIVE BANK LIMITED	183	0	0.00%
51	RAICHUR DISTRICT CENTRAL COOPERATIVE BANK LIMITED	2	2	100.00%
52	RAMPUR ZILA SAHKARI BANK LTD, RAMPUR	3	0	0.00%
53	RATNAGIRI DISTRICT CENTRAL CO-OP BANK LTD RATNAGIRI	22	0	0.00%



54	SANGLI DISTRICT CENTRAL CO OP BANK LTD	4351	213	4.90%
55	SHRI MAHILA SEWA SAHAKARI BANK LTD	1	0	0.00%
56	SHRI RAJKOT DISTRICT COOPERATIVE BANK LTD.	28	0	0.00%
57	SINDHUDURG DISTRICT CENTRAL CO-OPERATIVE BANK LTD SINDHUDURG	4	0	0.00%
58	SIWAN CENTRAL CO-OPERATIVE BANK LTD, SIWAN	104	0	0.00%
59	THE AHMEDABAD DISTRICT CO OP BANK LTD	1810	20	1.10%
60	THE AHMEDNAGAR DISTRICT CENTRAL COOPERATIVE BANK LTD AHMEDNAGAR	16	1	6.25%
61	THE AKOLA DISTRICT CENTRAL COOPERATIVE BANK LTD AKOLA	1	0	0.00%
62	THE AMRITSAR CENTRAL CO-OPERATIVE BANK LTD AMRITSAR	102	1	0.98%
63	THE ASSAM CO-OPERATIVE APEX BANK LTD	29	0	0.00%
64	THE BANASKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED	132	0	0.00%
65	THE BATHINDA CENTRAL COOPERATIVE BANK LTD	308	0	0.00%
66	THE BEGUSARAI CENTRAL COOPERATIVE BANK LTD	152	0	0.00%
67	THE BHARUCH DISTRICT CENTRAL CO-OP BANK LIMITED	419	0	0.00%
68	THE BHIWANI CENTRAL COOPERATIVE BANK LTD. BHIWANI	10	0	0.00%
69	THE BIHAR STATE COOPERATIVE BANK LTD	1	0	0.00%
70	THE CHANDIGARH STATE COOPERATIVE BANK LIMITED CHANDIGARH	30	0	0.00%
71	THE CHEMBUR NAGARIK SAHAKARI BANK LTD	3	1	33.33%
72	THE CHIKMAGALUR DISTRICT CENTRAL COOPERATIVE BANK LIMITED CHIKMAGALUR	7	0	0.00%
73	THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD	12	0	0.00%
74	THE FARIDKOT CENTRAL COOPERATIVE BANK LTD FARIDKOT	146	0	0.00%
75	THE FARRUKHABAD DISTRICT CO-OPERATIVE BANK LTD. FATEHGARH	9	1	11.11%
76	THE FATEHGARH SAHIB CENTRAL COOPERATIVE BANK LTD	47	0	0.00%
77	THE FAZILKA CENTRAL COOP BANK LTD HO ABOHAR	1015	1	0.10%
78	THE FEROPUR CENTRAL COOPERATIVE BANK LIMITED	102	0	0.00%
79	THE GOPALGANJ CENTRAL COOPERATIVE BANK LTD. GOPALGANJ	64	0	0.00%
80	THE GUJARAT STATE CO-OPERATIVE BANK LTD	10	0	0.00%
81	THE GURDASPUR CENTRAL CO-OP BANK LTD GURDASPUR	1	0	0.00%
82	THE HARYANA STATE COOPERATIVE APEX BANK LIMITED	43	0	0.00%
83	THE HISAR CENTRAL CO OPERATIVE BANK LTD	2	0	0.00%
84	THE HOSHIARPUR CENTRAL COOPERATIVE BANK LTD HOSHIARPUR	506	1	0.20%
85	THE JAIN SAHAKARI BANK LIMITED	9	0	0.00%
86	THE JALANDHAR CENTRAL COOPERATIVE BANK LIMITED	1616	0	0.00%
87	THE JAMMU & KASHMIR STATE CO-OPERATIVE BANK	15	0	0.00%
88	THE KANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	57	0	0.00%
89	THE KAPURTHALA CENTRAL COOP BANK LTD	138	0	0.00%
90	THE KARNAL CENTRAL COOPERATIVE BANK LTD KARNAL	76	0	0.00%
91	THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	5	0	0.00%
92	THE KHAGARIA DISTRICT CENTRAL COOPERATIVE BANK LIMITED	4	0	0.00%
93	THE KODINAR TALUKA CO-OPERATIVE BANKING UNION LTD KODINAR	76	0	0.00%
94	THE KOLLAM DISTRICT CO-OPERATIVE BANK LTD	214	0	0.00%
95	THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	2487	0	0.00%
96	THE KOZHICODE DISTRICT CO-OPERATIVE BANK LTD	40	0	0.00%
97	THE LUDHIANA CENTRAL COOPERATIVE BANK LIMITED	473	0	0.00%
98	THE MAHARASHTRA STATE COOPERATIVE BANK LTD.	13	0	0.00%
99	THE MANSA CENTRAL COOPERATIVE BANK LIMITED	96	0	0.00%
100	THE MOGA CENTRAL COOPERATIVE BANK LIMITED	369	0	0.00%
101	THE MUKTSAR CENTRAL COOPERATIVE BANK LTD MUKSTAR	222	0	0.00%
102	THE NATIONAL CENTRAL CO-OPERATIVE BANK LTD.	1	0	0.00%

103	THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD	336	0	0.00%
104	THE PANCHKULA CENTRAL CO-OPERATIVE BANK LTD	8	0	0.00%
105	THE PANCHMAHAL DISTRICT CO-OP BANK LTD	10	0	0.00%
106	THE PATIALA CENTRAL COOPERATIVE BANK LIMITED PATIALA	265	0	0.00%
107	THE PONDICHERRY STATE CO-OPERATIVE BANK LTD	1	0	0.00%
108	The Punjab State Cooperatve Bank Limited	258	0	0.00%
109	THE ROPAR CENTRAL COOPERATIVE BANK LTD. ROPAR	114	0	0.00%
110	THE SABARKANTHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	5708	5	0.09%
111	THE SANGRUR CENTRAL COOPERATIVE BANK LTD SANGRUR	226	0	0.00%
112	THE SASNAGAR CENTRAL COOPERATIVE BANK LTD	149	0	0.00%
113	THE SITAMARHI CENTRAL CO-OPERATIVE BANK LTD	195	0	0.00%
114	THE SURAT DISTRICT CO. OP BANK LTD.	2	0	0.00%
115	THE SURENDRANAGAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD.	73	0	0.00%
116	THE TARN TARAN CENTRAL COOPERATIVE BANK LTD	281	12	4.27%
117	THE YAMUNANAGAR CENRAL COOPERATIVE BANK LTD	10	0	0.00%
118	THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	630	1	0.16%
119	UDHAM SINGH NAGAR DISTRICT COOPERATIVE BANK LTD	56	0	0.00%
120	UTTARKASHI ZILA SAHKARI BANK LTD. - UTTARKASHI	15	0	0.00%
121	VALSAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD	30	1	3.33%
122	WAYANAD DISTRICT COOPERATIVE BANK LTD	10	0	0.00%
123	YAVATMAL DISTRICT CENTRAL COOPERATIVE BANK LTD, YAVATMAL	120	89	74.17%
124	ZILA SAHAKARI BANK LTD. LALITPUR	46	0	0.00%
125	ZILA SAHAKARI KENDRIYA BANK MARYADIT DATIA	15	0	0.00%
126	ZILA SAHKARI BANK LIMITED JHANSI	36	0	0.00%
127	ZILA SAHKARI BANK LTD KOTDWAR GARHWAL	38	0	0.00%
	<b>TOTAL</b>	<b>29381</b>	<b>393</b>	<b>1.34%</b>